

# 2008

## Missouri Product Liability Insurance Report

### Statistics Section December 2009



**DIFP**  
Department of Insurance,  
Financial Institutions &  
Professional Registration

Jeremiah W. (Jay) Nixon  
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# Other Publications

## Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports. These reports are available by sending a written request along with \$35 to:

**Department of Insurance, Financial Institutions & Professional Registration**  
**P.O. Box 690**  
**Jefferson City, MO 65102-0690**

1. ***Missouri Complaint Index Report***  
summary information: <http://www.insurance.mo.gov/reports/complaint/index.htm>
2. ***Missouri Department of Insurance Annual Report***  
summary information: [http://www.insurance.mo.gov/aboutMDI/annual\\_report.htm](http://www.insurance.mo.gov/aboutMDI/annual_report.htm)
3. ***Missouri Legal Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/legmal/index.htm>
4. ***Missouri Life, Accident & Health Supplement Data***  
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
5. ***Missouri Market Share Report***  
summary information: <http://www.insurance.mo.gov/reports/mktshr.htm>
6. ***Missouri Medical Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/medmal/index.htm>
7. ***Missouri Property & Casualty Supplement Report***  
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
8. ***Missouri Real Estate Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/remal/index.htm>
9. ***Mortgage Guaranty Report***  
summary information: <http://www.insurance.mo.gov/reports/mortguar/index.htm>
10. ***Private Passenger Automobile Report***  
summary information: <http://www.insurance.mo.gov/reports/ppauto.pdf>
11. ***Missouri Health Maintenance Organization Report***  
summary information: <http://www.insurance.mo.gov/reports/hmo/index.htm>

**Databases:** For more information: <http://www.insurance.mo.gov/reports/index.htm#aggdata>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
  - Homeowners/Dwelling Fire,
  - Farmowners (dwelling only),
  - Mobile Home,
  - Earthquake, and
  - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.



## DEFINITION OF TERMS

**Indemnity Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Loss Adjustment Expenses:** The cost involved in an insurance company's adjustment of losses under a policy.

**Loss Reserves:** An estimate of the value of a claim or group of claims not yet paid.

**Written Premium:** The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Earned Premium:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Losses Incurred:** The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.



## **EXECUTIVE SUMMARY**

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2008, product liability insurers in Missouri sold \$28,737,063 in coverage, paid \$29,499,963 in losses and estimated future losses on 2008 claims of \$34,290,103.

Over the past 10 years, product liability writers experienced elevated loss ratios — or losses incurred as a percentage of earned premiums. Loss ratios ranged from a high of 253.3% in 2002 to a low of 4.5% in 2007. The loss ratio increased from 4.5 percent to 116.7 percent, from 2007 to 2008. In such relatively small lines of business, highly volatile losses and loss ratios are common.

The number of claims closed with payment decreased 15 percent from 2007 to 2008. Over a 10-year span, the highest number of claims closed with payment occurred in 2004. Average indemnity paid on claims reached an all time high of \$96,536 in 2005. The average cost of defending claims closed with payment in 2008 was \$9,315.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 148 companies writing in 2008.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.





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# **MAJOR TRENDS**

This section contains graphs depicting trends in product liability for:

Loss Ratio 1999 - 2008

Number of Claims Closed 1999 - 2008

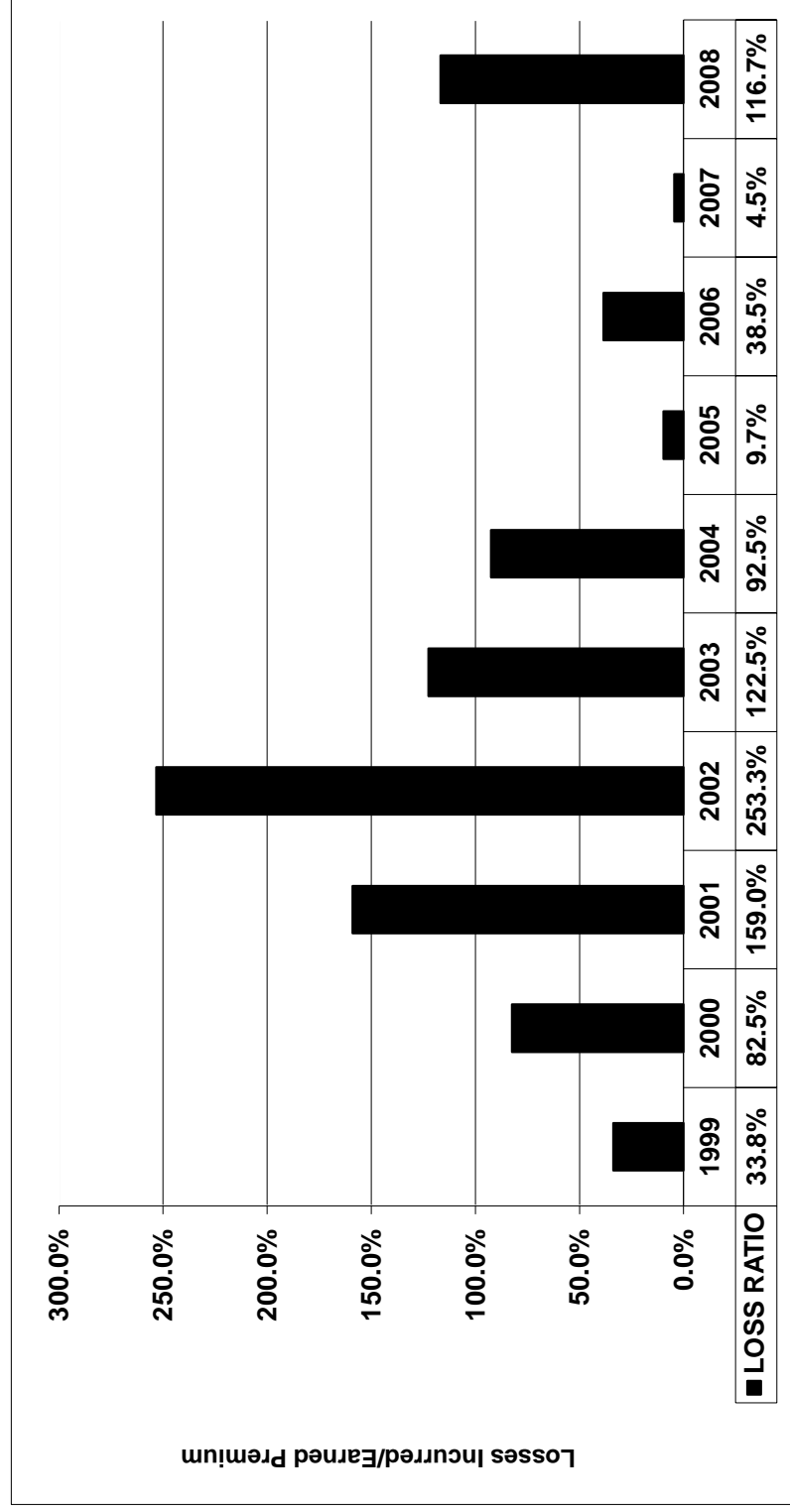
Average Indemnity Paid for All Paid Claims 1999 - 2008

Average Loss Expense for All Paid Claims 1999 - 2008

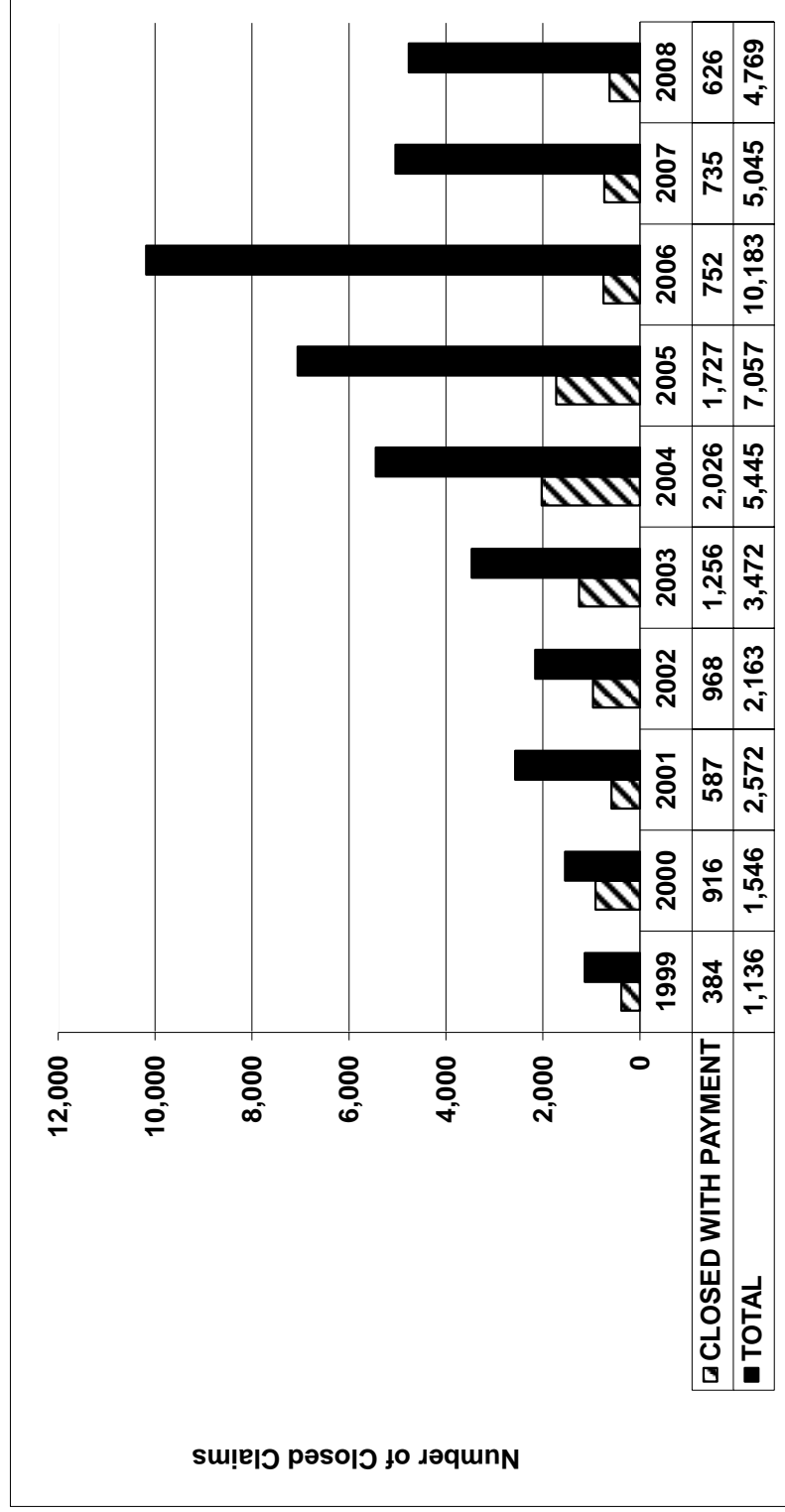
Average Closure Time on Payment of Claims 1999 - 2008



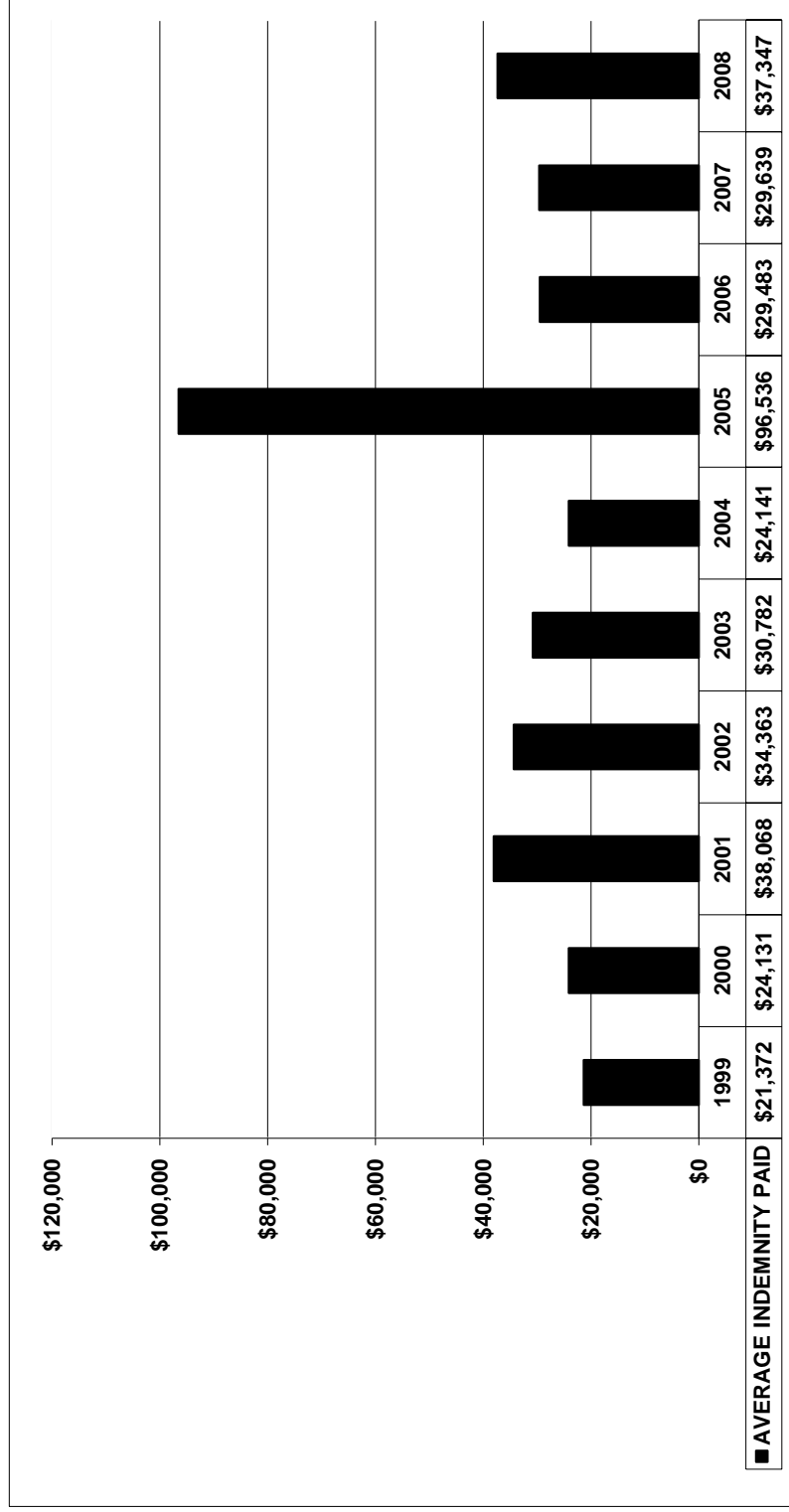
## LOSS RATIOS 1999 - 2008



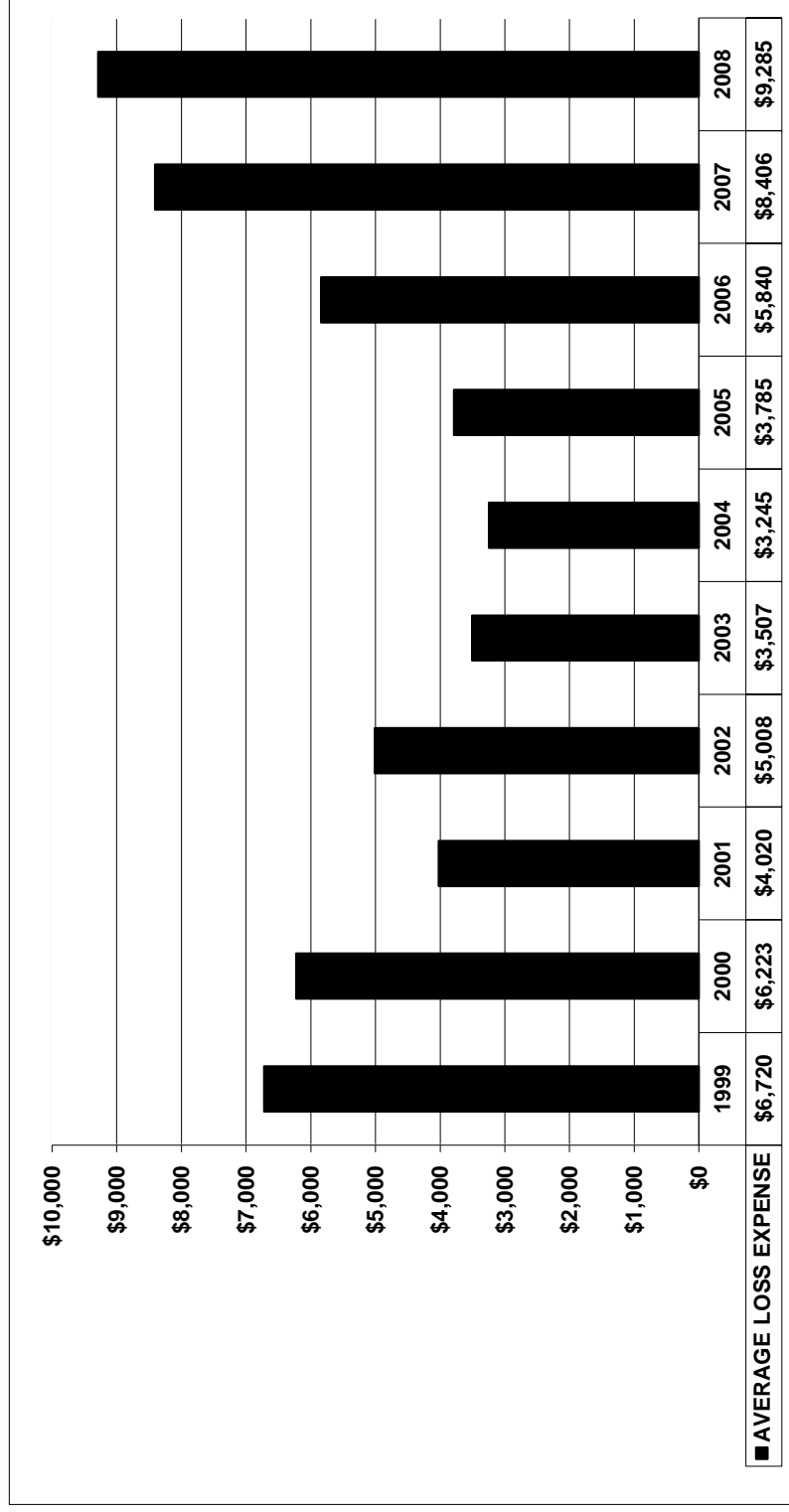
## CLAIMS CLOSED 1999 - 2008



# **AVERAGE INDEMNITY PAID 1999 - 2008** **FOR ALL PAID CLAIMS**



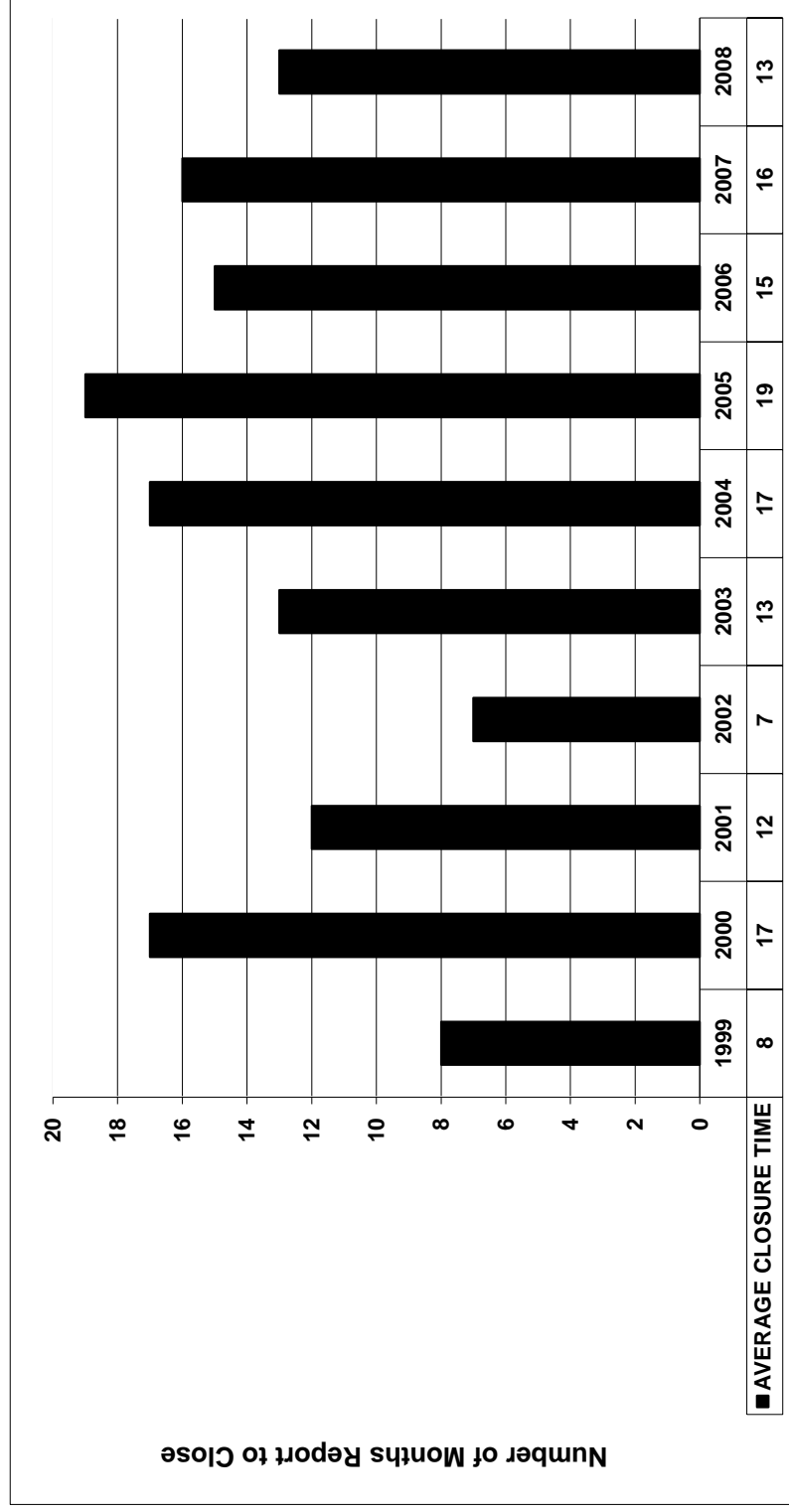
## AVERAGE LOSS EXPENSE 1999 - 2008 FOR ALL PAID CLAIMS





# AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS

## 1999 - 2008





## **PAID INDEMNITY**

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2008 and a ten-year summary.



# PRODUCT LIABILITY

## SUMMARY OF PAID INDEMNITY

### FOR 2008

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	86.87%	4,143	\$0	\$0	\$521	\$2,167	28
1 - 2,499	6.98%	333	\$655	\$218,099	\$547	\$922	9
2,500 - 4,999	1.43%	68	\$3,453	\$234,831	\$1,689	\$5,046	9
5,000 - 7,499	0.78%	37	\$5,923	\$219,148	\$29,213	\$5,934	15
7,500 - 9,999	0.61%	29	\$8,759	\$253,997	\$7,755	\$7,556	14
10,000 - 24,999	0.96%	46	\$14,888	\$684,843	\$6,742	\$2,720	20
25,000 - 49,999	0.69%	33	\$34,417	\$1,135,773	\$6,755	\$15,878	20
50,000 - 74,999	0.44%	21	\$61,113	\$1,283,370	\$12,802	\$23,684	23
75,000 - 99,999	0.25%	12	\$86,743	\$1,040,917	\$13,541	\$31,875	24
100,000 - 199,999	0.55%	26	\$134,651	\$3,500,929	\$20,942	\$51,154	24
200,000 - 299,999	0.08%	4	\$226,250	\$905,000	\$76,580	\$122,750	36
300,000 - 399,999	0.08%	4	\$343,301	\$1,373,203	\$29,948	\$300,250	26
400,000 - 499,999	0.02%	1	\$418,750	\$418,750	\$29,000	\$449,298	6
500,000 - 999,999	0.15%	7	\$805,104	\$5,635,727	\$109,628	\$315,143	52
1,000,000 OR GREATER	0.10%	5	\$1,294,888	\$6,474,442	\$295,689	\$153,004	38
<b>TOTAL</b>	<b>100.00%</b>	<b>4,769</b>	<b>\$4,902</b>	<b>\$23,379,029</b>	<b>\$1,671</b>	<b>\$3,783</b>	<b>26</b>

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF PAID INDEMNITY

### FOR YEARS 1999 - 2008

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	77.01%	33,411	\$0	\$0	\$560	\$1,403	24
1 - 2,499	15.64%	6,787	\$562	\$3,812,990	\$225	\$959	13
2,500 - 4,999	1.81%	787	\$3,510	\$2,762,123	\$1,247	\$3,974	11
5,000 - 7,499	1.00%	432	\$5,998	\$2,591,242	\$5,441	\$6,911	15
7,500 - 9,999	0.61%	266	\$8,568	\$2,279,119	\$7,831	\$8,223	17
10,000 - 24,999	1.55%	675	\$15,653	\$10,565,802	\$5,705	\$11,623	20
25,000 - 49,999	0.94%	407	\$34,606	\$14,084,782	\$12,517	\$23,691	23
50,000 - 74,999	0.37%	162	\$60,525	\$9,805,082	\$16,002	\$41,587	21
75,000 - 99,999	0.19%	82	\$84,922	\$6,963,613	\$24,675	\$30,562	25
100,000 - 199,999	0.35%	153	\$137,228	\$20,995,923	\$25,436	\$61,393	23
200,000 - 299,999	0.12%	54	\$238,653	\$12,887,246	\$47,143	\$79,895	30
300,000 - 399,999	0.07%	32	\$330,540	\$10,577,276	\$82,717	\$133,196	35
400,000 - 499,999	0.04%	17	\$447,121	\$7,601,049	\$58,290	\$124,568	34
500,000 - 999,999	0.13%	56	\$671,630	\$37,611,306	\$74,319	\$207,814	33
1,000,000 OR GREATER	0.15%	66	\$4,015,256	\$265,006,891	\$221,980	\$691,991	43
TOTAL	100.00%	43,387	\$9,393	\$407,544,444	\$1,569	\$3,822	22

## **SEVERITY OF BODILY INJURY**

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2008 and a ten-year summary.





# **PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2008**

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Injury	738	0.00%	0	\$0	\$0	\$0	\$0	0
Emotional Only	34	1.34%	4	\$626	\$2,504	\$0	\$375	1
Temporary	464	37.58%	112	\$8,032	\$899,632	\$4,544	\$8,808	11
Permanent	3,419	51.34%	153	\$80,271	\$12,281,538	\$14,695	\$30,924	29
Death	114	9.73%	29	\$242,816	\$7,041,651	\$55,070	\$50,225	27
<b>Total</b>	<b>4,769</b>	<b>100.00%</b>	<b>298</b>	<b>\$67,870</b>	<b>\$20,225,325</b>	<b>\$14,612</b>	<b>\$24,080</b>	<b>22</b>

# **PRODUCT LIABILITY** **TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY** **FOR YEARS 1999 - 2008**

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
NO INJURY	9,601	0.00%	0	\$0	\$0	\$0	\$0	0
EMOTIONAL ONLY	1,141	10.56%	638	\$3,089	\$1,970,725	\$1,644	\$3,189	23
TEMPORARY	20,849	55.01%	3,325	\$5,008	\$16,650,467	\$1,949	\$4,106	17
PERMANENT	11,093	31.60%	1,910	\$134,363	\$256,633,928	\$8,801	\$25,920	27
DEATH	704	2.83%	171	\$293,931	\$50,262,264	\$46,601	\$61,984	29
<b>TOTAL</b>	<b>43,388</b>	<b>100.00%</b>	<b>6,044</b>	<b>\$53,858</b>	<b>\$325,517,384</b>	<b>\$5,346</b>	<b>\$12,540</b>	<b>21</b>

## **SEVERITY OF PROPERTY DAMAGE**

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2008 and a ten-year summary.



# PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2008

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Property Damage	4,017	0.00%	0	\$0	\$0	\$0	\$0	0
Minor Property Damage	532	70.12%	230	\$4,169	\$958,909	\$4,056	\$2,991	4
Intermediate Property Damage	98	13.41%	44	\$26,018	\$1,144,782	\$7,147	\$19,110	12
Major Property Damage	122	16.46%	54	\$27,385	\$1,478,763	\$4,915	\$14,785	12
<b>Total</b>	<b>4,769</b>	<b>100.00%</b>	<b>328</b>	<b>\$10,922</b>	<b>\$3,582,454</b>	<b>\$4,612</b>	<b>\$7,095</b>	<b>6</b>

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE FOR YEARS 1999 - 2008

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Property Damage	36,553	0.00%	0	\$0	\$0	\$0	\$0	0
Minor Property Damage	4,786	69.58%	2,727	\$4,090	\$11,154,611	\$935	\$3,188	3
Intermediate Property Damage	1,155	18.22%	714	\$17,224	\$12,298,198	\$4,894	\$9,451	7
Major Property Damage	893	12.17%	477	\$122,289	\$58,331,978	\$23,801	\$59,297	13
<b>Total</b>	<b>43,388</b>	<b>100.00%</b>	<b>3,919</b>	<b>\$20,869</b>	<b>\$81,784,787</b>	<b>\$4,439</b>	<b>\$11,158</b>	<b>5</b>

## **BUSINESS CLASSIFICATION**

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2008 and a ten-year summary.





# PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2008

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	576	7.19%	45	\$15,372	\$691,740	\$2,341	\$3,381	10
Manufacturer	1,846	50.32%	315	\$51,854	\$16,334,160	\$14,118	\$24,177	12
Wholesaler	34	0.80%	5	\$9,911	\$49,553	\$7,873	\$7,390	3
Retailer	256	8.47%	53	\$11,067	\$586,563	\$5,525	\$11,049	9
Servicer-Repairer	233	12.30%	77	\$26,085	\$2,008,569	\$6,160	\$5,641	8
Distributor	1,824	20.93%	131	\$28,309	\$3,708,444	\$3,462	\$1,796	25
<b>Total</b>	<b>4,769</b>	<b>100.00%</b>	<b>626</b>	<b>\$37,347</b>	<b>\$23,379,029</b>	<b>\$9,285</b>	<b>\$14,473</b>	<b>13</b>

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION

### FOR YEARS 1999 - 2008

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	1,441	4.93%	492	\$20,751	\$10,209,686	\$3,972	\$5,603	13
Manufacturer	30,767	63.24%	6,309	\$46,874	\$295,731,168	\$5,186	\$13,691	16
Wholesaler	195	0.77%	77	\$74,666	\$5,749,281	\$14,157	\$8,940	11
Retailer	3,870	12.86%	1,283	\$22,841	\$29,304,643	\$3,276	\$8,093	9
Servicer-Repairer	1,621	7.87%	785	\$25,183	\$19,768,375	\$3,892	\$5,288	10
Distributor	5,494	10.33%	1,031	\$45,375	\$46,781,291	\$6,177	\$14,145	21
<b>Total</b>	<b>43,388</b>	<b>100.00%</b>	<b>9,977</b>	<b>\$40,848</b>	<b>\$407,544,444</b>	<b>\$4,950</b>	<b>\$11,921</b>	<b>15</b>

## **LOCATION OF OCCURRENCE**

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2008 and a ten-year summary.



# PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2008

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	63	4.31%	27	\$23,547	\$635,758	\$6,631	\$25,871	5
Home	813	48.88%	306	\$9,788	\$2,995,104	\$5,922	\$4,285	6
Office	37	2.56%	16	\$10,274	\$164,380	\$5,104	\$6,746	9
Miscellaneous	3,640	40.89%	256	\$65,577	\$16,787,692	\$12,564	\$16,897	22
Plant	216	3.35%	21	\$133,147	\$2,796,095	\$24,926	\$124,620	29
Total	4,769	100.00%	626	\$37,347	\$23,379,029	\$9,285	\$14,473	13

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE

### FOR YEARS 1999 - 2008

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	1,109	6.44%	643	\$8,796	\$5,655,935	\$2,715	\$6,101	5
Home	6,770	36.13%	3,605	\$48,346	\$174,289,129	\$2,532	\$7,624	5
Office	356	1.77%	177	\$97,087	\$17,184,463	\$9,533	\$30,146	14
Miscellaneous	34,205	51.49%	5,137	\$23,802	\$122,273,322	\$4,866	\$8,196	22
Plant	948	4.16%	415	\$212,389	\$88,141,595	\$28,507	\$96,609	22
Total	43,388	100.00%	9,977	\$40,848	\$407,544,444	\$4,951	\$11,921	15

## **PRODUCT TYPE**

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2008 and a ten-year summary.





**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR 2008**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
APPLIANCES AND ACCESSORIES	356	23.16%	145	\$1,561	\$226,405	\$90	\$1,041	2
ASBESTOS GOODS MFG	2,794	19.81%	124	\$51,712	\$6,412,322	\$8,360	\$0	27
COSMETICS	66	4.63%	29	\$5,839	\$169,323	\$560	\$4,869	7
PLUMBING	38	3.51%	22	\$28,405	\$624,901	\$176	\$3,418	7
RESTAURANTS - SERVE NO ALCOHOL	117	2.56%	16	\$780	\$12,481	\$62	\$1,208	4
ANIMAL FEED	40	2.56%	16	\$18,487	\$295,796	\$2,875	\$21,479	15
MANUFACTURERS - NOC	144	2.24%	14	\$56,302	\$788,225	\$19,028	\$15,786	20
CONTRACTORS - NOC	479	2.08%	13	\$6,004	\$78,051	\$1,251	\$2,769	4
DRUG AND PHARMACEUTICALS	111	2.08%	13	\$136	\$1,773	\$458	\$0	50
MINING/DREDGING/DOCK OPER/EXCAVATION	16	1.76%	11	\$10,448	\$114,931	\$2,993	\$5,473	7
CANDY OR CONFECTIONARY PRODUCTS	25	1.76%	11	\$877	\$9,652	\$0	\$989	3
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	20	1.60%	10	\$49,874	\$498,743	\$46,320	\$13,149	26
FOOD PRODUCTS - DRY	37	1.60%	10	\$25,461	\$254,609	\$764	\$15,640	6
OIL, FUEL, GAS - CO AND DISTRIBUTORS	13	1.44%	9	\$16,206	\$145,858	\$7,627	\$6,322	9
PRODUCTS - COMPLETED OPERATIONS - NOC	21	1.44%	9	\$3,032	\$27,286	\$1,322	\$1,175	8
RECREATIONAL VEHICLE MFG	13	1.44%	9	\$233,666	\$2,102,991	\$4,459	\$352,778	36
ELECTRICAL EQUIPMENT	15	1.28%	8	\$236,692	\$1,893,533	\$54,567	\$108,750	18
PLASTIC, RUBBER GOODS - MFG	15	1.28%	8	\$8,403	\$67,220	\$6,382	\$40,801	10
GASOLINE STATIONS	15	1.12%	7	\$7,613	\$53,293	\$0	\$4,640	3
AUTO REPAIR SHOPS/DISMANTLING	10	0.96%	6	\$5,369	\$32,211	\$19	\$3,751	3
WAX/PAINT/VARNISH/PAINTING	10	0.96%	6	\$17,042	\$102,250	\$7,957	\$5,700	19
HEATING AND AIR CONDITIONING	14	0.96%	6	\$5,067	\$30,403	\$181	\$1,585	5
ROOFING	9	0.96%	6	\$285,121	\$1,710,728	\$21,827	\$7,458	15
CLUBS/CONVENTIONS	15	0.96%	6	\$36,613	\$219,680	\$1,811	\$2,917	9
CARPENTRY AND FLOOR COVERINGS	11	0.80%	5	\$8,872	\$44,360	\$2,573	\$3,600	9
FOOD PRODUCTS - NOT DRY	16	0.80%	5	\$9,906	\$49,532	\$1,594	\$7,080	19
LUMBER-WOOD MFG/PRUNING/TRIMMING	7	0.80%	5	\$7,382	\$36,911	\$173,579	\$3,824	13
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	11	0.64%	4	\$113,768	\$455,070	\$14,568	\$118,658	15
GAS, STEAM, WATER, AND SEWER MAINS	7	0.64%	4	\$7,668	\$30,673	\$763	\$2,000	4
MEAT, FISH, POULTRY, AND SEAFOOD	11	0.64%	4	\$1,444	\$5,775	\$25	\$3,063	4
GROCERY STORES/MARKETS/COMMISSARIES	8	0.64%	4	\$2,802	\$11,208	\$106	\$12,875	2
DOOR AND WINDOWS MFG	6	0.64%	4	\$66,997	\$267,989	\$49,976	\$30,000	29
FURNITURE/FIXTURES/UPHOLSTERY	11	0.64%	4	\$2,638	\$10,550	\$4,708	\$1,375	14
BOAT OR SHIP BUILDING	3	0.48%	3	\$487,500	\$1,462,500	\$47,073	\$391,667	21
ELECTRIC CABLES, CONDUIT, AND WIRING	4	0.48%	3	\$12,084	\$36,253	\$3,963	\$733	16
FARM MACHINERY	5	0.48%	3	\$5,386	\$16,158	\$247	\$9,268	4
RESTAURANTS - SERVE ALCOHOL	27	0.48%	3	\$2,367	\$7,100	\$0	\$11	5
DELI, CATERERS, AND CAFETERIAS	6	0.48%	3	\$1,619	\$4,858	\$0	\$5,629	13
TEXTILE MFG	3	0.48%	3	\$628	\$1,884	\$0	\$733	8
SOAP AND DETERGENTS	18	0.48%	3	\$151	\$452	\$0	\$917	3
TOOL MFG	11	0.48%	3	\$2,896	\$8,687	\$1,620	\$6,803	31
WHEEL AND TIRE MFG	6	0.48%	3	\$583,622	\$1,750,866	\$131,452	\$1,840	39
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	4	0.48%	3	\$447,792	\$1,343,377	\$110,453	\$105,000	30
OFFICE MACHINES, COMPUTERS - OTHER	2	0.32%	2	\$40,002	\$80,004	\$19,877	\$76,250	21
GARDENING EQUIPMENT AND LANDSCAPING	2	0.32%	2	\$57,500	\$115,000	\$36,253	\$1,813	37
CONCRETE AND ASPHALT CONSTRUCTION	10	0.32%	2	\$5,153	\$10,305	\$0	\$750	7
GLASS DEALERS AND GLAZIERS	4	0.32%	2	\$11,292	\$22,583	\$801	\$10,500	30
TV OR RADIO OR STEREO	2	0.32%	2	\$867	\$1,733	\$0	\$550	4
MASONRY, PLASTERING, MARBLE, OR TILE	2	0.32%	2	\$3,371	\$6,742	\$28,638	\$5,425	12
FROZEN FOODS	10	0.32%	2	\$42,613	\$85,225	\$963	\$63,125	15
PAPER PRODUCTS	4	0.32%	2	\$8,334	\$16,668	\$37,035	\$650	23
CHEMICAL MFG/CHEMISTS	52	0.32%	2	\$48,540	\$97,080	\$38,756	\$5,000	24
ENGINE-TURBINE-BEARING MFG	3	0.32%	2	\$6,817	\$13,634	\$131	\$4,250	2
LIGHTS, LANTERNS, AND LAMPS	4	0.32%	2	\$22,500	\$45,000	\$39,827	\$65,426	26
PRINTING/PUBLISHERS	2	0.32%	2	\$5,709	\$11,418	\$0	\$5,000	3
ANIMAL BOARDING/VETERINARIANS/STOCKYARD	1	0.16%	1	\$400	\$400	\$0	\$500	5
FURS, FABRICS AND OTHER CLOTHING	1	0.16%	1	\$493	\$493	\$0	\$250	11
SHOES, BOOTS, OR SLIPPERS	2	0.16%	1	\$165	\$165	\$0	\$200	1
ALARMS AND DETECTION DEVICES	3	0.16%	1	\$49,333	\$49,333	\$17,011	\$25,000	66
JUNK AND SCRAP DEALERS	1	0.16%	1	\$4,021	\$4,021	\$0	\$2,500	19
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	2	0.16%	1	\$1,200	\$1,200	\$0	\$132	16
SALT, PHOSPHATES, AND LIME	3	0.16%	1	\$750	\$750	\$0	\$100	19

**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR 2008**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
WATER SOFTENING EQUIPMENT	3	0.16%	1	\$1,817	\$1,817	\$398	\$3,000	2
BUILDING MATERIALS	1	0.16%	1	\$2,500	\$2,500	\$56,221	\$10,000	9
FENCES	1	0.16%	1	\$526	\$526	\$0	\$1,000	2
CROP SPRAYING AND PESTICIDES	2	0.16%	1	\$65,088	\$65,088	\$921	\$500	4
ADHESIVE AND ABRASIVE GOODS	2	0.16%	1	\$1,000,000	\$1,000,000	\$449,248	\$25,000	25
JEWELRY AND WATCHES	2	0.16%	1	\$476	\$476	\$0	\$750	8
STORES AND DISTR - NO FOOD OR DRINK	3	0.16%	1	\$11,000	\$11,000	\$25,602	\$5,000	40
IRRIGATION EQUIPMENT	2	0.16%	1	\$5,000	\$5,000	\$40,130	\$10,000	29
BOTTLE AND JAR MFG	3	0.16%	1	\$250	\$250	\$0	\$500	1
SAND OR GRAVEL DIGGING, QUARRIES	1	0.16%	1	\$8,750	\$8,750	\$10,500	\$5,000	9
CLEANING-WINDOW/CHIMNEY	1	0.16%	1	\$90,000	\$90,000	\$2,954	\$20,000	14
PIPELINE CONSTRUCTION (OIL)	1	0.16%	1	\$215,000	\$215,000	\$43,187	\$215,000	28
VALVES, PUMPS, COMPRESSORS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
INSULATION - OTHER THAN ASBESTOS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CARPET AND FURNITURE CLEANING	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONTRACTOR EQUIPMENT	1	0.00%	0	\$0	\$0	\$0	\$0	0
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBM	4	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
METAL ERECTION	1	0.00%	0	\$0	\$0	\$0	\$0	0
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONCESSIONAIRES	1	0.00%	0	\$0	\$0	\$0	\$0	0
BABY FOOD	1	0.00%	0	\$0	\$0	\$0	\$0	0
BAKERIES AND BAKERY GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ALCOHOL, LIQUOR - MFG, DISTR, STORES	3	0.00%	0	\$0	\$0	\$0	\$0	0
HARDWARE, HOME IMPROVEMENT STORES	2	0.00%	0	\$0	\$0	\$0	\$0	0
FERTILIZERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
INK AND DYES	1	0.00%	0	\$0	\$0	\$0	\$0	0
FARMS/RANCHES	5	0.00%	0	\$0	\$0	\$0	\$0	0
VENDING MACHINES MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
COMMUNICATION/RECORDING SYS/INTERNET PR	4	0.00%	0	\$0	\$0	\$0	\$0	0
BATTERIES	3	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	1	0.00%	0	\$0	\$0	\$0	\$0	0
MOBILE HOME PARKS OR COURTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
SIGN MFG AND INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
SWIMMING POOLS/SAUNAS	2	0.00%	0	\$0	\$0	\$0	\$0	0
STONE AND GEM CUTTING OR POLISHING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINES/WELLS	2	0.00%	0	\$0	\$0	\$0	\$0	0
WELDING	26	0.00%	0	\$0	\$0	\$0	\$0	0
GAS TANKS AND FUEL CONTAINERS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
<b>TOTAL</b>	<b>4,769</b>	<b>100.00%</b>	<b>626</b>	<b>\$37,347</b>	<b>\$23,379,029</b>	<b>\$9,285</b>	<b>\$14,473</b>	<b>13</b>

**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR YEARS 1999 - 2008**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	25,100	30.61%	3,054	\$16,985	\$51,871,190	\$1,778	\$5,374	24
APPLIANCES AND ACCESSORIES	2,610	14.83%	1,480	\$3,453	\$5,110,793	\$291	\$1,986	1
CHEMICAL MFG	1,850	3.27%	326	\$29,196	\$9,517,826	\$5,973	\$21,481	26
RESTAURANTS - SERVE NO ALCOHOL	1,075	3.01%	300	\$11,719	\$3,515,841	\$1,755	\$1,705	7
GASOLINE STATIONS	387	2.96%	295	\$3,326	\$981,163	\$780	\$2,667	3
PUTTY PRODUCTS	292	2.92%	291	\$155	\$45,105	\$0	\$0	31
REFRIGERATION	333	2.70%	269	\$1,274	\$342,686	\$120	\$979	1
CONTRACTORS - NOC	809	2.45%	244	\$10,982	\$2,679,644	\$5,361	\$4,536	18
PLUMBING	324	2.03%	203	\$14,757	\$2,995,704	\$1,468	\$4,385	6
CANDY OR CONFECTIONARY PRODUCTS	404	1.66%	166	\$953	\$158,135	\$32	\$903	4
RESTAURANTS - SERVE ALCOHOL	438	1.53%	153	\$5,465	\$836,069	\$722	\$1,848	6
FURNITURE AND FIXTURES	261	1.50%	150	\$40,602	\$6,090,252	\$4,338	\$4,388	12
MANUFACTURERS - NOC	478	1.19%	119	\$93,358	\$11,109,649	\$9,728	\$7,164	31
FOOD PRODUCTS - DRY	288	1.15%	115	\$10,482	\$1,205,409	\$796	\$7,283	7
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	179	1.03%	103	\$224,274	\$23,100,208	\$40,713	\$122,156	25
HEATING AND AIR CONDITIONING	170	1.02%	102	\$24,613	\$2,510,567	\$4,256	\$7,712	10
FROZEN FOODS	179	0.99%	99	\$1,793	\$177,548	\$50	\$2,364	4
FOOD PRODUCTS - NOT DRY	276	0.99%	99	\$10,796	\$1,068,817	\$278	\$10,563	8
CARPENTRY AND FLOOR COVERINGS	211	0.93%	93	\$8,492	\$789,778	\$3,132	\$4,781	9
MEAT, FISH, POULTRY, AND SEAFOOD	176	0.86%	86	\$9,759	\$839,289	\$989	\$1,948	7
OIL, FUEL, GAS - CO AND DISTRIBUTORS	152	0.85%	85	\$99,879	\$8,489,755	\$11,666	\$11,130	9
DRUG AND PHARMACEUTICALS	1,031	0.83%	83	\$33,324	\$2,765,897	\$7,500	\$25,753	37
INSULATION - OTHER THAN ASBESTOS	142	0.79%	79	\$16,386	\$1,294,511	\$426	\$424	19
AUTO REPAIR SHOPS	120	0.75%	75	\$19,242	\$1,443,141	\$1,295	\$6,168	7
ANIMAL FEED	139	0.73%	73	\$42,748	\$3,120,632	\$10,011	\$31,718	10
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	211	0.72%	72	\$29,156	\$2,099,262	\$13,577	\$14,129	8
COSMETICS	109	0.64%	64	\$3,218	\$205,961	\$275	\$3,348	6
BATTERIES	67	0.60%	60	\$5,356	\$321,365	\$2,756	\$1,262	6
ROOFING	111	0.59%	59	\$72,709	\$4,289,857	\$27,788	\$42,201	18
ELECTRICAL EQUIPMENT	1,474	0.58%	58	\$99,265	\$5,757,373	\$18,968	\$35,513	14
DOOR AND WINDOWS MFG	106	0.57%	57	\$39,191	\$2,233,900	\$34,740	\$11,514	25
METAL GOODS	95	0.56%	56	\$114,784	\$6,427,888	\$29,249	\$64,817	24
GAS, STEAM, WATER, AND SEWER MAINS	85	0.55%	55	\$26,026	\$1,431,425	\$3,646	\$3,685	8
PLASTIC, RUBBER GOODS - MFG	127	0.53%	53	\$139,085	\$7,371,530	\$7,384	\$132,990	16
ELECTRIC CABLES, CONDUIT, AND WIRING	81	0.51%	51	\$263,917	\$13,459,761	\$45,902	\$8,077	10
GROCERY STORES AND MARKETS	128	0.51%	51	\$3,867	\$197,214	\$523	\$9,515	4
CONCESSIONAIRES	153	0.42%	42	\$2,724	\$114,421	\$565	\$2,630	7
MINING AND DREDGING	68	0.41%	41	\$31,757	\$1,302,032	\$1,519	\$2,887	5
WAX, PAINT, OR VARNISH	79	0.40%	40	\$32,225	\$1,289,018	\$15,025	\$25,033	19
SHOES, BOOTS, OR SLIPPERS	57	0.38%	38	\$4,142	\$157,411	\$176	\$2,095	7
CONCRETE AND ASPHALT CONSTRUCTION	497	0.38%	38	\$20,589	\$782,382	\$8,728	\$11,461	21
FARM MACHINERY	70	0.36%	36	\$57,001	\$2,052,028	\$13,787	\$33,156	18
DELI, CATERERS, AND CAFETERIAS	115	0.34%	34	\$1,406	\$47,793	\$1,068	\$1,492	8
GARDENING EQUIPMENT AND LANDSCAPING	54	0.33%	33	\$15,532	\$512,552	\$3,791	\$3,553	7
BEVERAGE BOTTLER - NON-ALCOHOLIC	48	0.33%	33	\$12,296	\$405,773	\$574	\$1,470	9
CLUBS	77	0.32%	32	\$20,636	\$660,349	\$9,234	\$8,739	14
EXERCISE, SPORTING GOODS AND EQUIP	55	0.31%	31	\$120,576	\$3,737,841	\$31,619	\$47,522	21
LIGHTS, LANTERNS, AND LAMPS	47	0.30%	30	\$11,435	\$343,064	\$8,119	\$10,304	8
WATER SOFTENING EQUIPMENT	42	0.27%	27	\$4,712	\$127,216	\$623	\$2,910	4
BAKERIES AND BAKERY GOODS	127	0.27%	27	\$10,760	\$290,513	\$3,835	\$1,581	8
WATER BOTTLING	30	0.26%	26	\$1,221	\$31,733	\$112	\$1,606	2
TOOL MFG	57	0.25%	25	\$272,006	\$6,800,157	\$2,911	\$53,264	20
WHEEL AND TIRE MFG	39	0.25%	25	\$121,097	\$3,027,434	\$25,952	\$6,919	22
MASONRY, PLASTERING, MARBLE, OR TILE	33	0.24%	24	\$7,504	\$180,091	\$6,888	\$4,240	7
DAIRY PRODUCTS	50	0.21%	21	\$48,564	\$1,019,848	\$3,631	\$525,457	4
STORES AND DISTR - NO FOOD OR DRINK	48	0.21%	21	\$21,511	\$451,740	\$8,160	\$15,311	14
MEDICAL EQUIPMENT AND INSTRUMENTS	300	0.20%	20	\$231,760	\$4,635,197	\$46,770	\$66,348	19
GLASS DEALERS AND GLAZIERS	36	0.20%	20	\$69,053	\$1,381,052	\$19,206	\$7,731	10
PRODUCTS - COMPLETED OPERATIONS - NOC	42	0.19%	19	\$802,413	\$15,245,853	\$53,777	\$1,051	24
BUILDING MATERIALS	42	0.19%	19	\$295,699	\$5,618,288	\$97,282	\$69,334	22
VALVES, PUMPS, COMPRESSORS MFG	38	0.18%	18	\$96,924	\$1,744,627	\$38,460	\$131,035	17
CUTLERY, RAZORS, AND FLATWARE	23	0.18%	18	\$9,010	\$162,186	\$659	\$4,614	8

**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR YEARS 1999 - 2008**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
RECREATIONAL VEHICLE MFG	43	0.18%	18	\$138,009	\$2,484,161	\$19,192	\$191,556	29
FURS, FABRICS AND OTHER CLOTHING	34	0.17%	17	\$126,752	\$2,154,786	\$44,964	\$97,857	12
LUMBER AND WOOD MFG	30	0.17%	17	\$41,065	\$698,106	\$58,931	\$37,508	12
BOTTLE AND JAR MFG	26	0.16%	16	\$4,615	\$73,835	\$1,676	\$7,463	9
SOAP AND DETERGENTS	35	0.13%	13	\$71,385	\$928,002	\$11,060	\$22,759	8
CONTRACTOR EQUIPMENT	19	0.12%	12	\$112,294	\$1,347,524	\$16,950	\$28,625	19
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	28	0.12%	12	\$37,262	\$447,138	\$9,281	\$11,347	15
BOAT OR SHIP BUILDING	16	0.11%	11	\$399,503	\$4,394,532	\$108,398	\$165,918	30
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	26	0.11%	11	\$16,184	\$178,026	\$4,848	\$15,150	8
TEXTILE MFG	12	0.11%	11	\$8,911	\$98,017	\$36	\$2,253	5
PAPER PRODUCTS	22	0.11%	11	\$15,597	\$171,562	\$7,899	\$11,645	10
SIGN MFG AND INSTALLATION	18	0.11%	11	\$23,554	\$259,091	\$4,380	\$1,522	12
OFFICE MACHINES, COMPUTERS - OTHER	27	0.10%	10	\$410,298	\$4,102,984	\$7,396	\$393,578	22
CROP SPRAYING AND PESTICIDES	16	0.10%	10	\$10,115	\$101,153	\$354	\$3,450	5
BOATS - USE	25	0.09%	9	\$336,578	\$3,029,204	\$2,118	\$2,756	11
METAL ERECTION	25	0.09%	9	\$6,123	\$55,104	\$993	\$3,050	11
PREFABRICATED BUILDING MFG	16	0.09%	9	\$50,889	\$458,000	\$24,919	\$30,244	37
LEATHER GOODS	12	0.09%	9	\$3,132	\$28,192	\$2,533	\$2,437	6
JANITORIAL SERVICES	14	0.09%	9	\$191,612	\$1,724,512	\$10,590	\$9,189	28
FERTILIZERS	16	0.08%	8	\$40,249	\$321,995	\$12,874	\$2,188	12
ALARMS AND DETECTION DEVICES	16	0.07%	7	\$161,329	\$1,129,303	\$72,080	\$11,011	26
PIPE MFG	11	0.07%	7	\$78,456	\$549,191	\$20,865	\$68,056	19
MISCELLANEOUS	6	0.06%	6	\$550	\$3,300	\$0	\$501	2
FRUIT OR VEGETABLES	19	0.06%	6	\$2,199	\$13,192	\$0	\$1,672	7
ALCOHOL, LIQUOR - MFG, DISTR, STORES	17	0.06%	6	\$3,521	\$21,123	\$1,231	\$9,725	5
METAL EXTRACTION AND PROCESSING	7	0.06%	6	\$117,562	\$705,369	\$14,657	\$15,217	11
COMMUNICATION, RECORDING SYSTEMS	15	0.06%	6	\$17,675	\$106,052	\$9,813	\$26,212	18
BRUSH OR BROOM MFG	7	0.06%	6	\$57,745	\$346,467	\$6,299	\$123,571	15
SWIMMING POOLS	13	0.06%	6	\$175,888	\$1,055,326	\$17,652	\$173,983	14
WELDING	130	0.06%	6	\$144,648	\$867,886	\$31,331	\$16,283	13
SALT, PHOSPHATES, AND LIME	12	0.05%	5	\$221	\$1,105	\$0	\$276	4
TV OR RADIO	7	0.05%	5	\$2,015	\$10,077	\$206	\$9,520	3
INK AND DYES	6	0.05%	5	\$144,981	\$724,907	\$40,418	\$177,310	19
VENDING MACHINES MFG	8	0.05%	5	\$49,164	\$245,818	\$8,787	\$2,200	14
OPTICAL AND HEARING GOODS	12	0.05%	5	\$71,458	\$357,288	\$7,418	\$82,601	41
TOYS AND GAMES	13	0.05%	5	\$111,454	\$557,271	\$12,512	\$16,080	20
BARBER SUPPLIES AND HAIR PIECES	9	0.05%	5	\$2,267	\$11,333	\$1,995	\$2,963	10
DISCOUNT STORES	13	0.05%	5	\$2,558	\$12,788	\$174	\$2,900	3
PIPELINES	11	0.05%	5	\$1,119	\$5,594	\$0	\$1,657	1
AUTO RENTAL OR LEASING	9	0.05%	5	\$105,457	\$527,286	\$7,400	\$203,600	11
PRINTING	9	0.05%	5	\$6,114	\$30,570	\$0	\$2,500	1
CARPET AND FURNITURE CLEANING	10	0.04%	4	\$1,217	\$4,866	\$0	\$1,550	1
FENCES	5	0.04%	4	\$1,361	\$5,445	\$0	\$938	3
WATER AND FIRE PROOFING	6	0.04%	4	\$278,825	\$1,115,300	\$13,879	\$14,490	55
ICE DEALERS AND DISTRIBUTORS	6	0.04%	4	\$1,638	\$6,550	\$0	\$4,275	3
CANS, DRUMS, AND METAL CONTAINERS	5	0.04%	4	\$122,919	\$491,677	\$29,249	\$150,125	28
TANK BUILDING	9	0.04%	4	\$15,930	\$63,719	\$7,977	\$8,750	22
BICYCLES	4	0.04%	4	\$27,625	\$110,500	\$10,365	\$29,375	35
CAR WASHES	7	0.04%	4	\$1,336	\$5,345	\$0	\$903	2
AMUSEMENT DEVICES	5	0.03%	3	\$35,264	\$105,792	\$9,559	\$42,833	16
ELEVATOR, ESCALATOR, MOVING SIDEWALK	5	0.03%	3	\$37,070	\$111,209	\$34,658	\$34,500	74
SEPTIC TANKS	9	0.03%	3	\$6,310	\$18,930	\$0	\$17,167	11
LADDERS, HOISTS, AND SCAFFOLDS	12	0.03%	3	\$60,000	\$180,000	\$72,631	\$23,333	56
ADHESIVE AND ABRASIVE GOODS	17	0.03%	3	\$336,733	\$1,010,200	\$156,027	\$13,500	13
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	6	0.03%	3	\$395,967	\$1,187,900	\$5,722	\$118,200	4
ENGINE OR TURBINE MFG	4	0.03%	3	\$15,795	\$47,384	\$87	\$14,083	4
MATCH AND CHARCOAL MFG	5	0.03%	3	\$41,667,700	\$125,003,100	\$240,084	\$0	32
FIREARMS, AMMUNITION - MFG AND REPAIR	3	0.02%	2	\$24,818	\$49,636	\$3,189	\$17,004	20
BOAT STORAGE OR MARINAS	2	0.02%	2	\$100,278	\$200,556	\$0	\$500	44
COTTON GOODS MFG	4	0.02%	2	\$25,105	\$50,210	\$24,524	\$65,275	2
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	3	0.02%	2	\$353	\$705	\$0	\$1,000	2
BLOOD BANKS	4	0.02%	2	\$1,250	\$2,500	\$16,065	\$0	106

**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR YEARS 1999 - 2008**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
DRILLING	5	0.02%	2	\$767	\$1,533	\$0	\$1,425	6
BUILDING STRUCTURES	3	0.02%	2	\$2,575,000	\$5,150,000	\$651,766	\$250,000	61
HARDWARE, HOME IMPROVEMENT STORES	10	0.02%	2	\$38,250	\$76,500	\$0	\$6,256	14
BOLTS, NUTS, NAILS, TACKS, SCREWS	4	0.02%	2	\$800,000	\$1,600,000	\$69,681	\$325,000	25
JEWELRY AND WATCHES	5	0.02%	2	\$261	\$521	\$0	\$398	5
HOBBY, WALLPAPERS, ART STORES	3	0.02%	2	\$162	\$324	\$0	\$673	8
IRRIGATION EQUIPMENT	6	0.02%	2	\$4,749	\$9,498	\$20,065	\$5,563	15
PIPELINE CONSTRUCTION (OIL)	4	0.02%	2	\$108,025	\$216,049	\$21,594	\$108,300	14
ANIMAL BOARDING & VETERINARIANS	3	0.01%	1	\$400	\$400	\$0	\$500	5
RAILROAD AND TRAIN MFG	2	0.01%	1	\$490,000	\$490,000	\$22,668	\$250,000	66
LAUNDRY SERVICES	1	0.01%	1	\$889,823	\$889,823	\$37,559	\$1,000,000	20
FURNITURE OR WOODWORK STRIPPING	1	0.01%	1	\$717	\$717	\$230	\$900	1
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	0.01%	1	\$10,000	\$10,000	\$8,687	\$10	17
GARBAGE AND REFUSE COLLECTING	1	0.01%	1	\$350,000	\$350,000	\$45,272	\$25,000	55
JUNK AND SCRAP DEALERS	1	0.01%	1	\$4,021	\$4,021	\$0	\$2,500	19
GOLFMOBILES	1	0.01%	1	\$20,000	\$20,000	\$22,356	\$5,000	22
COFFINS, CASKETS, AND MAUSELEUMS	1	0.01%	1	\$35,352	\$35,352	\$60,227	\$700	53
HONE, OILSTONE, OR WHETSTONE MFG	1	0.01%	1	\$15,809	\$15,809	\$4,553	\$15,000	48
NET, ROPE, AND FIBER MFG	5	0.01%	1	\$1,672	\$1,672	\$0	\$1,000	2
WIRE GOODS	9	0.01%	1	\$300,000	\$300,000	\$0	\$25,000	18
AEROSOL CONTAINERS	3	0.01%	1	\$26,500	\$26,500	\$18,132	\$5,000	93
INSTRUMENT MFG	5	0.01%	1	\$25,000	\$25,000	\$27,828	\$5,000	12
MOBILE HOME MFG	4	0.01%	1	\$50,000	\$50,000	\$29,442	\$42,000	16
STONE AND GEM CUTTING OR POLISHING	3	0.01%	1	\$1,089	\$1,089	\$0	\$1,200	6
LABORATORIES	2	0.01%	1	\$245	\$245	\$0	\$1,500	2
FREIGHT FORWARDERS	1	0.01%	1	\$483	\$483	\$0	\$655	1
ANIMAL DEALERS	3	0.01%	1	\$1,810	\$1,810	\$0	\$500	5
FIBERGLASS MFG	1	0.01%	1	\$4,327	\$4,327	\$0	\$4,000	2
CLAY PRODUCTS	3	0.01%	1	\$635	\$635	\$384	\$635	2
PACKAGING AND PACKING	1	0.01%	1	\$1,250	\$1,250	\$0	\$125	6
GAS TANKS AND FUEL CONTAINERS MFG	2	0.01%	1	\$36,000	\$36,000	\$26,240	\$75,000	32
SAND OR GRAVEL DIGGING, QUARRIES	16	0.01%	1	\$8,750	\$8,750	\$10,500	\$5,000	9
FORESTRY SERVICE	2	0.01%	1	\$35,000	\$35,000	\$10,058	\$6,000	52
RENTAL STORES	5	0.01%	1	\$1,584	\$1,584	\$0	\$2,000	2
BUILDINGS/PREMISES BANK OR OFFICE	8	0.01%	1	\$2,614	\$2,614	\$744	\$500	2
WINDOW CLEANING	4	0.01%	1	\$90,000	\$90,000	\$2,954	\$20,000	14
GOLF COURSES/DRIVING RANGES	1	0.01%	1	\$2,500	\$2,500	\$3,187	\$19,380	40
HAZARDOUS MATERIAL CONTRACTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
SHIP REPAIR OR MAINTENANCE	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	4	0.00%	0	\$0	\$0	\$0	\$0	0
EXHIBITIONS	4	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	9	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	2	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	2	0.00%	0	\$0	\$0	\$0	\$0	0
BABY FOOD	8	0.00%	0	\$0	\$0	\$0	\$0	0
TENTS AND CANOPIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
BOXES AND COMPOSITION GOODS	3	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	4	0.00%	0	\$0	\$0	\$0	\$0	0
BEARING MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
MOBILE HOME PARKS OR COURTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CLOCK MFG	4	0.00%	0	\$0	\$0	\$0	\$0	0
SEED MERCHANT	1	0.00%	0	\$0	\$0	\$0	\$0	0
OIL REFINERIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	3	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER HANGING	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	15	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
DIVING - MARINE	1	0.00%	0	\$0	\$0	\$0	\$0	0
<b>TOTAL</b>	<b>43,388</b>	<b>100.00%</b>	<b>9,977</b>	<b>\$40,848</b>	<b>\$407,544,444</b>	<b>\$4,950</b>	<b>\$11,921</b>	<b>15</b>



## **CLAIM DISPOSITION AND CLOSE TIME REPORTING**

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 2008 and a ten-year summary.





# PRODUCT LIABILITY CLAIM DISPOSITION FOR 2008

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u><i>In Favor of Defendant</i></u>							
BEFORE COURT PROCEEDING INITIATED	16.17%	670	\$0	\$0	\$194	\$1,858	6
DIRECTED VERDICT FOR DEFENDANT	0.02%	1	\$0	\$0	\$0	\$650	1
JUDGEMENT FOR DEFENDANT	0.02%	1	\$0	\$0	\$3,379	\$1,000	64
JUDGMENT FOR PLAINTIFF	0.05%	2	\$0	\$0	\$0	\$1	36
ALL OTHER INCLUDING DISMISSALS	83.73%	3,469	\$0	\$0	\$583	\$2,229	32
TOTAL	100.00%	4,143	\$0	\$0	\$521	\$2,167	28
<u><i>In Favor of Plaintiff</i></u>							
BEFORE COURT PROCEEDING INITIATED	61.18%	383	\$10,048	\$3,848,449	\$1,825	\$3,683	5
ARBITRATION	0.32%	2	\$5,379	\$10,758	\$1,198	\$50	12
ALL OTHER INCLUDING DISMISSALS	38.50%	241	\$80,995	\$19,519,822	\$21,208	\$31,742	27
TOTAL	100.00%	626	\$37,346	\$23,379,029	\$9,285	\$14,473	13

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF CLAIM DISPOSITION

### FOR YEARS 1999 - 2008

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u><i>In Favor of Defendant</i></u>							
BEFORE COURT PROCEEDING INITIATED	16.22%	5,418	\$0	\$0	\$455	\$2,717	5
DIRECTED VERDICT FOR DEFENDANT	0.07%	25	\$0	\$0	\$168,997	\$3,018	24
JUDGEMENT FOR DEFENDANT	0.04%	15	\$0	\$0	\$23,003	\$3,488	26
JUDGEMENT FOR PLAINTIFF	0.01%	3	\$0	\$0	\$43,509	\$234	40
ARBITRATION	0.03%	9	\$0	\$0	\$1,819	\$15,599	18
ALL OTHER INCLUDING DISMISSALS	83.63%	27,941	\$0	\$0	\$412	\$1,141	28
TOTAL	100.00%	33,411	\$0	\$0	\$560	\$1,403	24
<u><i>In Favor of Plaintiff</i></u>							
BEFORE COURT PROCEEDING INITIATED	52.66%	5,254	\$16,567	\$87,042,968	\$1,603	\$7,701	5
DIRECTED VERDICT FOR PLAINTIFF	0.19%	19	\$7,155	\$135,948	\$2,836	\$2,864	7
DIRECTED VERDICT FOR DEFENDANT	0.02%	2	\$585,000	\$1,170,000	\$273,505	\$73,234	20
JUDGEMENT FOR PLAINTIFF	0.17%	17	\$225,235	\$3,829,002	\$37,156	\$132,978	27
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.01%	1	\$51,000	\$51,000	\$11,323	\$10,000	55
ARBITRATION	0.22%	22	\$67,033	\$1,474,716	\$22,210	\$25,719	24
ALL OTHER INCLUDING DISMISSALS	46.73%	4,662	\$67,319	\$313,840,810	\$8,416	\$16,182	26
TOTAL	100.00%	9,977	\$40,848	\$407,544,444	\$4,950	\$11,921	15

# PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2008

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	1,250	50.48%	316	\$5,052	\$1,596,337	\$498	\$3,813	1
7-12	705	11.34%	71	\$25,897	\$1,838,673	\$3,655	\$6,886	10
13-18	471	11.34%	71	\$71,938	\$5,107,607	\$7,810	\$31,541	15
19-24	239	6.23%	39	\$26,862	\$1,047,615	\$13,098	\$17,592	22
25-30	325	5.91%	37	\$58,163	\$2,152,048	\$49,939	\$42,530	28
31-36	559	6.55%	41	\$99,296	\$4,071,137	\$13,366	\$30,902	33
37-42	185	1.92%	12	\$29,120	\$349,443	\$16,396	\$7,250	39
43-48	82	1.60%	10	\$271,627	\$2,716,272	\$46,976	\$106,872	45
49-54	391	1.12%	7	\$44,158	\$309,107	\$4,623	\$44,786	51
55-60	99	0.80%	5	\$7,802	\$39,008	\$7,257	\$4,225	59
61-66	131	0.80%	5	\$369,261	\$1,846,303	\$108,278	\$9,000	64
67-72	173	0.64%	4	\$233,319	\$933,274	\$49,715	\$1,250	69.5
73-78	46	0.16%	1	\$61,338	\$61,338	\$43,502	\$7,500	76
79-84	34	0.32%	2	\$135,000	\$270,000	\$125,159	\$13,750	80
85-90	9	0.32%	2	\$21,726	\$43,451	\$4,495	\$12,500	87
91-96	2	0.00%	0	\$0	\$0	\$0	\$0	0
97-102	3	0.00%	0	\$0	\$0	\$0	\$0	0
103-108	4	0.00%	0	\$0	\$0	\$0	\$0	0
Greater than 108	61	0.48%	3	\$332,472	\$997,416	\$52,199	\$0	133
<b>TOTAL</b>	<b>4,769</b>	<b>100.00%</b>	<b>626</b>	<b>\$37,347</b>	<b>\$23,379,029</b>	<b>\$9,285</b>	<b>\$14,473</b>	<b>13</b>

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF CLOSE TIME REPORTING

### FOR YEARS 1999 - 2008

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	12,391	44.88%	4,478	\$5,845	\$26,174,438	\$281	\$4,379	2
7-12	4,548	9.98%	996	\$26,597	\$26,491,045	\$2,281	\$15,525	10
13-18	4,874	10.77%	1,075	\$35,799	\$38,483,988	\$4,458	\$19,753	16
19-24	3,676	10.40%	1,038	\$29,613	\$30,738,704	\$3,838	\$20,409	21
25-30	5,355	10.29%	1,027	\$23,697	\$24,336,650	\$7,614	\$11,052	27
31-36	6,637	6.46%	645	\$48,597	\$31,344,755	\$7,331	\$10,674	33
37-42	1,214	1.92%	192	\$109,293	\$20,984,233	\$16,276	\$47,528	39
43-48	1,076	2.18%	217	\$75,295	\$16,339,078	\$21,009	\$23,803	46
49-54	1,132	0.74%	74	\$55,851	\$4,132,959	\$32,142	\$27,400	51
55-60	558	0.58%	58	\$149,538	\$8,673,197	\$58,720	\$32,976	58
61-66	261	0.47%	47	\$100,785	\$4,736,903	\$23,333	\$18,621	64
67-72	557	0.42%	42	\$188,846	\$7,931,529	\$20,662	\$13,974	69
73-78	134	0.15%	15	\$84,780	\$1,271,701	\$36,528	\$8,169	76
79-84	284	0.10%	10	\$38,753	\$387,532	\$31,641	\$5,423	81
85-90	178	0.07%	7	\$41,672	\$291,701	\$7,647	\$8,857	88
91-96	138	0.08%	8	\$15,762,029	\$126,096,233	\$118,200	\$57,748	93
97-102	45	0.11%	11	\$135,395	\$1,489,344	\$36,177	\$19,392	98
103-108	25	0.05%	5	\$1,000,608	\$5,003,038	\$265,273	\$100,130	105
Greater than 108	305	0.32%	32	\$1,019,919	\$32,637,416	\$172,277	\$65,830	201
<b>TOTAL</b>	<b>43,388</b>	<b>100.00%</b>	<b>9,977</b>	<b>\$40,848</b>	<b>\$407,544,444</b>	<b>\$4,950</b>	<b>\$11,921</b>	<b>15</b>

# **PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE**

**(Derived from the Page 19 Supplement)**

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2007 and 2008.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

This section contains data for year ending 2008.



## PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2008 Written Premium	2007 - 2008 % of Change in Premium	2007 Written Premium	2006 - 2007 % of Change in Premium	2006 Written Premium	2005 - 2006 % of Change in Premium
UNIVERSAL UNDERWRITERS OF TEXAS INS CO	\$0	-100.00%	\$17,148	-57.43%	\$40,281	3598.90%
AMERICAN ZURICH INSURANCE COMPANY	\$5,980	-89.77%	\$58,455	-58.31%	\$140,203	1261.19%
NETHERLANDS INSURANCE COMPANY THE	\$14,266	-20.03%	\$17,839	127.45%	\$7,843	965.63%
FIREMANS FUND INSURANCE COMPANY	\$79,141	14.09%	\$69,367	-68.24%	\$218,396	431.03%
NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	-\$233,710	-157.79%	\$404,421	292.85%	\$102,945	380.67%
SELECTIVE INS CO OF THE SOUTHEAST	\$64,686	51.93%	\$42,576	45.01%	\$29,360	338.60%
LIBERTY MUTUAL INSURANCE COMPANY	\$815,618	38.27%	\$589,888	-59.37%	\$1,451,684	336.72%
NATIONWIDE AGRIBUSINESS INS CO	\$386,966	3.30%	\$374,613	28.53%	\$291,467	333.24%
WAUSAU BUSINESS INSURANCE COMPANY	\$196,506	9.48%	\$179,492	-29.64%	\$255,120	318.70%
SECURITY NATIONAL INSURANCE COMPANY	\$18,717	75.30%	\$10,677	76.28%	\$6,057	301.66%
TRAVELERS INDEMNITY CO OF AMERICA	\$7,990	362.65%	\$1,727	130.27%	\$750	298.94%
ARCH INSURANCE COMPANY	\$325,871	16.82%	\$278,954	233.37%	\$83,677	266.91%
LM INSURANCE CORPORATION	\$239,238	-3.29%	\$247,377	222.66%	\$76,667	208.33%
AMERISURE INSURANCE COMPANY	\$195,808	26.36%	\$154,959	60.18%	\$96,738	177.38%
TRAVELERS INDEMNITY COMPANY	\$286,868	23.05%	\$233,123	341.19%	\$52,840	171.85%
DISCOVER PROPERTY AND CASUALTY INS CO	\$167,754	88.05%	\$89,209	-10.65%	\$99,842	140.80%
FIRST NATIONAL INS CO OF AMERICA	\$13,041	-9.14%	\$14,353	-52.73%	\$30,365	139.76%
HAWKEYE SECURITY INSURANCE COMPANY	\$6,317	-60.99%	\$16,193	-44.05%	\$28,943	124.12%
NATIONAL FIRE INS CO OF HARTFORD	\$233,193	-0.08%	\$233,373	1495.49%	\$14,627	123.48%
AMERICAN FIRE & CASUALTY COMPANY	\$31,778	-56.05%	\$72,308	-14.56%	\$84,626	122.91%
SELECTIVE INSURANCE CO OF S CAROLINA	\$277,978	11.04%	\$250,332	215.34%	\$79,386	95.58%
NATIONAL AMERICAN INSURANCE COMPANY	\$21,779	-12.93%	\$25,014	-24.25%	\$33,022	94.67%
LIBERTY MUTUAL FIRE INSURANCE CO	\$1,700,671	10.75%	\$1,535,624	-36.82%	\$2,430,634	90.85%
NORTH RIVER INSURANCE COMPANY THE	\$67,483	123.35%	\$30,214	-88.72%	\$267,885	79.45%
WESTCHESTER FIRE INSURANCE COMPANY	\$478	-85.26%	\$3,243	-91.58%	\$38,514	62.70%
PEERLESS INSURANCE COMPANY	\$28,228	-1.70%	\$28,717	-19.94%	\$35,868	54.33%
PACIFIC INDEMNITY COMPANY	\$84,568	32.54%	\$63,804	45.30%	\$43,913	48.09%
ACUITY A MUTUAL INSURANCE COMPANY	\$218,485	-1.61%	\$222,067	-2.15%	\$226,954	47.91%
AMERICAN ECONOMY INSURANCE COMPANY	\$11,099	-8.48%	\$12,128	-61.87%	\$31,809	46.45%
GRINNELL MUTUAL REINSURANCE COMPANY	\$706,782	-1.86%	\$720,171	6.61%	\$675,496	39.08%
ACE AMERICAN INSURANCE COMPANY	\$215,048	-78.75%	\$1,011,869	-63.09%	\$2,741,168	37.32%
VIRGINIA SURETY COMPANY INC	\$0	-100.00%	\$2,835	-95.18%	\$58,777	36.57%
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$980	-39.58%	\$1,622	-46.66%	\$3,041	36.55%
AMERICAN FAMILY MUTUAL INS CO	\$34,342	-1.66%	\$34,923	-5.10%	\$36,800	36.28%
GENERAL CASUALTY CO OF WISCONSIN	\$72,657	-10.58%	\$81,255	-26.50%	\$110,545	33.13%
TRUCK INSURANCE EXCHANGE	\$2,578	195.64%	\$872	-83.74%	\$5,362	32.49%
GERLING AMERICA INSURANCE COMPANY	\$0	-100.00%	\$31	-99.65%	\$8,777	23.01%
ALLSTATE INSURANCE COMPANY	\$7,532	118.89%	\$3,441	-59.05%	\$8,402	22.32%
UNITED FIRE AND CASUALTY COMPANY	\$2,473,248	-3.46%	\$2,562,018	14.15%	\$2,244,414	19.83%
SECURA INSURANCE A MUTUAL COMPANY	\$825,230	-24.36%	\$1,090,954	10.83%	\$984,346	19.77%
TRANSPORTATION INSURANCE COMPANY	\$138,491	68.70%	\$82,095	73.06%	\$47,436	19.38%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$444,306	28.61%	\$345,481	54.11%	\$224,180	18.72%
TRINITY UNIVERSAL INSURANCE COMPANY	-\$1,655	-130.92%	\$5,353	-26.63%	\$7,296	17.96%
EMPIRE FIRE AND MARINE INSURANCE CO	\$200,791	43.78%	\$139,648	23.91%	\$112,701	17.28%
SHELTER MUTUAL INSURANCE CO	\$3,176	-94.67%	\$59,579	-9.34%	\$65,720	17.24%
LIBERTY INSURANCE CORPORATION	\$129,508	-35.52%	\$200,847	23.78%	\$162,259	14.69%
AMERICAN STATES INSURANCE COMPANY	\$24,085	-43.02%	\$42,267	-5.03%	\$44,505	14.01%
NORTHLAND INSURANCE COMPANY	\$13,119	74.73%	\$7,508	-63.18%	\$20,390	12.88%
ADDISON INSURANCE COMPANY	\$680,652	-29.78%	\$969,298	21.58%	\$797,240	12.87%
AMERICAN HARDWARE MUTUAL INS CO	\$4,534	-18.80%	\$5,584	0.49%	\$5,557	12.63%
DIAMOND STATE INSURANCE COMPANY	\$1,905	-2.16%	\$1,947	-7.86%	\$2,113	12.21%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$230,390	23.00%	\$187,310	104.13%	\$91,760	9.76%
BITUMINOUS CASUALTY CORPORATION	\$16,063	-6.06%	\$17,100	-23.78%	\$22,434	7.56%
SAVERS PROPERTY & CASUALTY INS CO	\$1,020	-48.20%	\$1,969	5.75%	\$1,862	6.40%
HARTFORD FIRE INSURANCE COMPANY	\$1,005,576	46.11%	\$688,237	-63.41%	\$1,880,875	6.16%
LITITZ MUTUAL INSURANCE COMPANY	\$1,685	-36.96%	\$2,673	-10.78%	\$2,996	5.53%
STATE AUTO PROPERTY & CASUALTY INS CO	\$466,763	-15.37%	\$551,562	-18.98%	\$680,784	5.16%
SENTRY SELECT INSURANCE COMPANY	\$245,768	10.74%	\$221,930	-12.63%	\$254,026	4.93%
MEDMARC CASUALTY INSURANCE COMPANY	\$317,921	6.03%	\$299,839	1.49%	\$295,449	4.70%
ACE PROPERTY AND CASUALTY INSURANCE CO	\$0	-100.00%	\$19,201	-64.41%	\$53,952	4.00%
MIDWESTERN INDEMNITY COMPANY THE	\$623	-95.76%	\$14,708	78.04%	\$8,261	3.46%
AMCO INSURANCE COMPANY	\$167,675	-15.10%	\$197,492	-14.62%	\$231,320	1.12%

## PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2008 Written Premium	2007 - 2008 % of Change in Premium	2007 Written Premium	2006 - 2007 % of Change in Premium	2006 Written Premium	2005 - 2006 % of Change in Premium
AMERICAN AUTOMOBILE INSURANCE CO	\$430	-99.55%	\$96,508	-17.28%	\$116,672	1.04%
COLUMBIA MUTUAL INSURANCE CO	\$157,700	-32.93%	\$235,111	16.89%	\$201,146	-0.42%
OLD REPUBLIC INSURANCE COMPANY	\$711,841	-90.56%	\$7,544,436	6.43%	\$7,088,597	-0.43%
FEDERATED SERVICE INSURANCE COMPANY	\$276,573	-30.01%	\$395,137	2.23%	\$386,500	-0.87%
ZURICH AMERICAN INSURANCE COMPANY	\$350,756	-29.69%	\$498,878	-85.67%	\$3,480,524	-2.96%
HARTFORD CASUALTY INS CO	\$102,753	31.32%	\$78,246	-10.64%	\$87,567	-4.73%
OAK RIVER INSURANCE COMPANY	\$175,927	-41.64%	\$301,440	-19.53%	\$374,585	-4.96%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$340,131	-14.86%	\$399,485	8.67%	\$367,614	-6.33%
NEW HAMPSHIRE INSURANCE COMPANY	\$24,614	-68.11%	\$77,172	5.80%	\$72,940	-7.52%
FEDERAL INSURANCE COMPANY	\$1,314,212	5.15%	\$1,249,820	-16.82%	\$1,502,592	-9.18%
INDIANA LUMBERMENS MUTUAL INS CO	\$184,164	-43.86%	\$328,050	-16.60%	\$393,341	-9.54%
AMERICAN GUARANTEE & LIABILITY INS CO	\$2,125,256	0.75%	\$2,109,501	-17.96%	\$2,571,277	-10.19%
FARMERS INSURANCE EXCHANGE	\$3,047	-57.87%	\$7,232	3.92%	\$6,959	-10.37%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$14,327	-53.87%	\$31,059	-10.75%	\$34,800	-12.25%
ELECTRIC INSURANCE COMPANY	\$649,746	-31.82%	\$953,015	-24.09%	\$1,255,437	-13.05%
AXA CORPORATE SOLUTIONS INSURANCE CO	\$33,673	-58.63%	\$81,394	35.57%	\$60,039	-13.55%
AMERICAN INSURANCE COMPANY THE	\$199,646	-7.99%	\$216,993	-3.13%	\$224,013	-13.55%
GREAT NORTHERN INSURANCE COMPANY	\$44,768	-90.81%	\$487,061	38.56%	\$351,514	-14.54%
CINCINNATI INS CO THE	\$1,355,142	-3.27%	\$1,400,957	1.80%	\$1,376,176	-14.58%
SENTRY INSURANCE A MUTUAL COMPANY	\$280,740	27.22%	\$220,677	-31.08%	\$320,171	-14.88%
UNIVERSAL UNDERWRITERS INS CO	\$842,540	3.84%	\$811,408	-14.05%	\$944,033	-16.65%
MID-CONTINENT CASUALTY COMPANY	\$361,939	-26.51%	\$492,529	-46.46%	\$919,943	-17.24%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$9,094	-20.68%	\$11,465	-32.93%	\$17,094	-17.29%
FEDERATED MUTUAL INSURANCE COMPANY	\$868,900	-7.04%	\$934,673	-22.89%	\$1,212,056	-19.09%
AMERISURE MUTUAL INSURANCE COMPANY	\$88,293	-30.57%	\$127,160	83.77%	\$69,195	-24.31%
AMERICAN HOME ASSURANCE COMPANY	\$207,342	-27.72%	\$286,849	18.20%	\$242,688	-25.22%
FARMERS ALLIANCE MUTUAL INS CO	\$14,581	77.86%	\$8,198	-17.37%	\$9,921	-27.71%
CONTINENTAL WESTERN INSURANCE CO	\$16,765	-5.97%	\$17,829	58.68%	\$11,236	-29.18%
NATIONAL SURETY CORPORATION	\$238,704	15.18%	\$207,245	-44.85%	\$375,756	-32.99%
OHIO CASUALTY INSURANCE COMPANY	\$84,678	-5.61%	\$89,710	25.44%	\$71,515	-33.61%
WEST AMERICAN INSURANCE COMPANY	\$24,393	-50.27%	\$49,054	50.34%	\$32,629	-35.44%
AMERICAN CASUALTY CO OF READING PA	\$10,242	-72.54%	\$37,294	304.27%	\$9,225	-35.84%
FARMLAND MUTUAL INSURANCE COMPANY	\$70,951	853.00%	\$7,445	-56.41%	\$17,078	-39.63%
CHARTER OAK FIRE INSURANCE CO THE	\$146,669	1745.36%	\$7,948	15.26%	\$6,896	-43.55%
CAPITOL INDEMNITY CORPORATION	\$18,906	-31.08%	\$27,432	-16.04%	\$32,674	-44.75%
GRANITE STATE INSURANCE COMPANY	\$105,602	23.48%	\$85,521	16.37%	\$73,490	-45.54%
NATIONAL INDEMNITY COMPANY	\$18,917	-21.64%	\$24,141	-15.34%	\$28,514	-46.61%
ILLINOIS NATIONAL INSURANCE COMPANY	\$1,542	-88.92%	\$13,918	19.25%	\$11,671	-49.72%
VIGILANT INSURANCE COMPANY	\$7,322	16.43%	\$6,289	65.37%	\$3,803	-50.95%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$151,120	-53.66%	\$326,101	51.14%	\$215,761	-52.04%
RIVERPORT INSURANCE COMPANY	\$511	148.06%	\$206	-27.72%	\$285	-52.81%
STATE AUTOMOBILE MUTUAL INS CO	\$39,617	177.86%	\$14,258	90.95%	\$7,467	-55.44%
FIDELITY AND GUARANTY INSURANCE COMPANY	-\$21	-180.77%	\$26	-99.74%	\$10,023	-56.10%
PROPERTY & CASUALTY INS CO OF HARTFORD	-\$119	-103.77%	\$3,160	6483.33%	\$48	-58.62%
COMMERCE AND INDUSTRY INSURANCE CO	\$6,050	9.52%	\$5,524	224.94%	\$1,700	-59.66%
GENERAL INSURANCE CO OF AMERICA	\$9,190	16.48%	\$7,890	-22.46%	\$10,175	-64.15%
ST PAUL FIRE & MARINE INSURANCE CO	\$308,207	-17.26%	\$372,501	11.91%	\$332,856	-70.09%
WESTPORT INSURANCE CORPORATION	\$0	-100.00%	\$15,688	23.54%	\$12,699	-73.09%
UNITED STATES FIRE INSURANCE COMPANY	\$14,955	-37.34%	\$23,868	60.62%	\$14,860	-76.32%
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	\$115,881	-32.91%	\$172,714	527.64%	\$27,518	-82.43%
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$45,231	392.28%	\$9,188	199.19%	\$3,071	-83.20%
TRAVELERS PROPERTY CASUALTY CO OF AMERICA	\$782,545	37.14%	\$570,621	207.66%	\$185,473	-88.59%
GENESIS INSURANCE COMPANY	\$0	-100.00%	\$287	-89.90%	\$2,842	-97.97%
PHOENIX INSURANCE COMPANY THE	\$35,548	616.26%	\$4,963	99160.00%	\$5	-99.77%
TOTAL	\$28,737,063	-23.09%	\$37,364,634	-15.85%	\$44,403,319	-2.89%



**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2008**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	\$2,473,248	8.68%	\$2,552,880	\$916,746	\$1,249,261	48.94%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	\$2,125,256	6.52%	\$1,916,259	\$0	\$6,881,403	359.11%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,700,671	6.03%	\$1,773,743	\$151,731	\$218,955	12.34%
CINCINNATI INSURANCE COMPANY THE	\$1,355,142	4.53%	\$1,330,777	\$46,786	\$657,959	49.44%
FEDERAL INSURANCE COMPANY	\$1,314,212	4.49%	\$1,319,766	\$723,484	-\$30,351	-2.30%
HARTFORD FIRE INSURANCE COMPANY	\$1,005,576	3.50%	\$1,027,810	\$499,852	-\$813,478	-79.15%
FEDERATED MUTUAL INSURANCE COMPANY	\$868,900	2.95%	\$866,306	\$12,001	\$28,101	3.24%
TWIN CITY FIRE INSURANCE COMPANY	\$862,909	2.89%	\$848,377	\$909	\$219,291	25.85%
UNIVERSAL UNDERWRITERS INS CO	\$842,540	2.97%	\$871,958	\$502,074	\$600,371	68.85%
SECURA INSURANCE A MUTUAL COMPANY	\$825,230	3.13%	\$919,691	\$40,000	\$80,126	8.71%
LIBERTY MUTUAL INSURANCE COMPANY	\$815,618	2.80%	\$823,654	\$3,417	-\$873,866	-106.10%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	\$782,545	2.64%	\$775,506	\$586,350	\$1,120,546	144.49%
OLD REPUBLIC INSURANCE COMPANY	\$711,841	2.69%	\$789,554	\$0	-\$887,174	-112.36%
GRINNELL MUTUAL REINSURANCE COMPANY	\$706,782	2.43%	\$714,449	\$161,928	\$319,062	44.66%
ADDISON INSURANCE COMPANY	\$680,652	2.56%	\$753,156	\$127,661	\$608,661	80.81%
ELECTRIC INSURANCE COMPANY	\$649,746	2.21%	\$649,746	\$326,373	\$2,045,012	314.74%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	\$466,763	1.64%	\$481,366	\$15,141	-\$152,235	-31.63%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	\$444,306	1.03%	\$302,232	\$167,000	\$3,274	1.08%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$386,966	1.35%	\$395,387	\$9,695	\$20,678	5.23%
MID-CONTINENT CASUALTY COMPANY	\$361,939	1.62%	\$475,688	\$178,830	-\$1,061,123	-223.07%
ZURICH AMERICAN INSURANCE COMPANY	\$350,756	0.53%	\$156,072	\$1,411,966	-\$974,570	-624.44%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$340,131	1.12%	\$328,933	\$142,000	\$141,477	43.01%
ARCH INSURANCE COMPANY	\$325,871	1.10%	\$324,718	\$0	\$161,180	49.64%
MEDMARC CASUALTY INSURANCE COMPANY	\$317,921	1.10%	\$324,096	\$0	\$124,724	38.48%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$308,207	1.15%	\$337,565	\$1,071,763	\$3,859,001	1143.19%
TRAVELERS INDEMNITY COMPANY	\$286,868	0.82%	\$240,013	\$92,727	\$225,888	94.11%
SENTRY INSURANCE A MUTUAL COMPANY	\$280,740	0.92%	\$271,275	\$17,206	-\$174,567	-64.35%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$277,978	0.92%	\$271,467	\$46,787	\$204,677	75.40%
FEDERATED SERVICE INSURANCE COMPANY	\$276,573	1.17%	\$343,737	\$12,785	-\$156,358	-45.49%
SENTRY SELECT INSURANCE COMPANY	\$245,768	0.75%	\$219,376	\$770,000	\$224,111	102.16%
LM INSURANCE CORPORATION	\$239,238	0.79%	\$232,529	\$1,191	\$43,843	18.85%
NATIONAL SURETY CORPORATION	\$238,704	0.77%	\$224,926	\$0	\$119,347	53.06%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$233,193	0.41%	\$119,821	\$0	\$23,388	19.52%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$230,390	0.78%	\$229,202	\$8,333	-\$760,320	-331.72%
ACUITY A MUTUAL INSURANCE COMPANY	\$218,485	0.74%	\$217,424	\$45,173	\$59,636	27.43%
ACE AMERICAN INSURANCE COMPANY	\$215,048	0.64%	\$188,339	\$400,609	\$25,655	13.62%
AMERICAN HOME ASSURANCE COMPANY	\$207,342	1.04%	\$305,079	\$9,604	\$887,967	291.06%
EMPIRE FIRE AND MARINE INSURANCE CO	\$200,791	0.58%	\$170,296	\$0	\$34,517	20.27%
AMERICAN INSURANCE COMPANY THE	\$199,646	0.76%	\$223,914	\$2,192	\$195,727	87.41%
WAUSAU BUSINESS INSURANCE COMPANY	\$196,506	0.72%	\$212,136	\$0	\$103,663	48.87%
AMERISURE INSURANCE COMPANY	\$195,808	0.68%	\$198,886	\$462	\$35,389	17.79%
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	\$184,164	0.78%	\$229,797	\$82,370	\$77,297	33.64%
EVEREST NATIONAL INSURANCE COMPANY	\$178,513	0.31%	\$91,307	\$0	\$0	0.00%
OAK RIVER INSURANCE COMPANY	\$175,927	0.75%	\$219,414	\$0	\$5,570	2.54%
WAUSAU UNDERWRITERS INSURANCE COMPANY	\$172,978	0.62%	\$182,577	\$91,777	\$70,516	38.62%
DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY	\$167,754	0.54%	\$157,754	\$0	\$92,992	58.95%
AMCO INSURANCE COMPANY	\$167,675	0.61%	\$178,463	\$116,390	\$128,119	71.79%
COLUMBIA MUTUAL INSURANCE COMPANY	\$157,700	0.63%	\$185,262	\$0	\$848	0.46%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$151,120	0.67%	\$196,675	\$0	\$22,102	11.24%
CHARTER OAK FIRE INSURANCE CO THE	\$146,669	0.20%	\$57,392	\$4,611	-\$27,259	-47.50%
TRANSPORTATION INSURANCE COMPANY	\$138,491	0.92%	\$270,570	\$5,000	-\$2,207,110	-815.73%
LIBERTY INSURANCE CORPORATION	\$129,508	0.53%	\$156,084	\$100	-\$77,870	-49.89%
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	\$115,881	0.41%	\$119,832	\$0	-\$100,539	-83.90%
PENN MILLERS INSURANCE COMPANY	\$111,771	0.34%	\$100,288	\$0	\$0	0.00%
GRANITE STATE INSURANCE COMPANY	\$105,602	0.34%	\$99,514	\$0	\$21,779	21.89%
EMCASCO INSURANCE COMPANY	\$103,656	0.32%	\$93,663	\$0	\$45,130	48.18%
HARTFORD CASUALTY INSURANCE CO	\$102,753	0.27%	\$80,263	\$0	-\$2,052	-2.56%
DEPOSITORS INSURANCE COMPANY	\$89,982	0.26%	\$77,687	-\$200	\$16,896	21.75%

**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2008**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
AMERISURE MUTUAL INSURANCE COMPANY	\$88,293	0.33%	\$96,736	\$26,666	\$17,824	18.43%
OHIO CASUALTY INSURANCE COMPANY	\$84,678	0.31%	\$89,923	\$0	-\$11,374	-12.65%
PACIFIC INDEMNITY COMPANY	\$84,568	0.27%	\$79,513	\$0	\$33,030	41.54%
FIREMANS FUND INSURANCE COMPANY	\$79,141	0.19%	\$55,978	\$0	\$7,217,157	12892.85%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$72,657	0.28%	\$81,614	\$0	-\$10,505	-12.87%
GREENWICH INSURANCE COMPANY	\$72,402	0.30%	\$87,617	\$34,063	\$1,007,963	1150.42%
FARMLAND MUTUAL INSURANCE COMPANY	\$70,951	0.13%	\$37,775	\$5,000	\$303	0.80%
XL INSURANCE AMERICA INC	\$69,313	0.12%	\$34,973	\$497,919	\$196,116	560.76%
NORTH RIVER INSURANCE COMPANY THE	\$67,483	0.17%	\$48,551	\$0	-\$1,054	-2.17%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$64,686	0.18%	\$52,754	\$0	\$17,712	33.57%
CONTINENTAL CASUALTY COMPANY	\$57,260	0.24%	\$69,809	\$28,941	\$808,440	1158.07%
ONEBEACON AMERICA INSURANCE COMPANY	\$48,774	0.15%	\$44,797	\$62,400	\$59,867	133.64%
WESCO INSURANCE COMPANY	\$48,309	0.10%	\$29,005	\$0	\$12,323	42.49%
STAR INSURANCE COMPANY	\$47,652	0.14%	\$41,584	\$0	\$12,826	30.84%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$45,231	0.10%	\$29,052	\$27,677	\$333,921	1149.39%
GREAT NORTHERN INSURANCE COMPANY	\$44,768	1.00%	\$293,223	\$1,216,503	\$649,374	221.46%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$39,617	0.13%	\$38,370	\$0	\$13,493	35.17%
PHOENIX INSURANCE COMPANY THE	\$35,548	0.04%	\$10,686	\$104,500	\$11,412	106.79%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$34,342	0.12%	\$34,311	\$0	\$0	0.00%
AXA INSURANCE COMPANY	\$33,673	0.11%	\$33,673	\$0	-\$2,261	-6.71%
AMERICAN FIRE & CASUALTY COMPANY	\$31,778	0.17%	\$50,893	\$0	-\$14,746	-28.97%
PEERLESS INSURANCE COMPANY	\$28,228	0.10%	\$27,946	\$0	\$147,906	529.26%
ST PAUL MERCURY INSURANCE COMPANY	\$24,872	0.06%	\$16,337	\$988,359	\$400,964	2454.33%
NEW HAMPSHIRE INSURANCE COMPANY	\$24,614	0.17%	\$49,595	\$0	-\$11,489	-23.17%
WEST AMERICAN INSURANCE COMPANY	\$24,393	0.14%	\$40,051	\$0	-\$6,295	-15.72%
AMERICAN STATES INSURANCE COMPANY	\$24,085	0.10%	\$30,608	\$261	-\$40,072	-130.92%
NATIONAL AMERICAN INSURANCE COMPANY	\$21,779	0.09%	\$25,829	\$0	-\$2,318	-8.97%
MARKEL AMERICAN INSURANCE COMPANY	\$21,114	0.03%	\$7,459	\$0	\$1,109	14.87%
NATIONAL INDEMNITY COMPANY	\$18,917	0.07%	\$20,794	\$35,000	-\$41,494	-199.55%
CAPITOL INDEMNITY CORPORATION	\$18,906	0.07%	\$21,824	\$0	-\$25,151	-115.24%
SECURITY NATIONAL INSURANCE COMPANY	\$18,717	0.06%	\$17,237	\$845	\$7,006	40.65%
EMPLOYERS FIRE INSURANCE COMPANY	\$17,952	0.07%	\$19,128	\$0	\$2,311	12.08%
CONTINENTAL INSURANCE COMPANY THE	\$17,592	0.07%	\$20,236	\$250	-\$68,329	-337.66%
CONTINENTAL WESTERN INSURANCE COMPANY	\$16,765	0.06%	\$16,821	\$100,000	\$50,000	297.25%
STATE NATIONAL INSURANCE COMPANY INC	\$16,565	0.04%	\$10,590	\$0	\$0	0.00%
BITUMINOUS CASUALTY CORPORATION	\$16,063	0.06%	\$17,619	\$0	-\$108,200	-614.11%
WESTPORT INSURANCE CORPORATION	\$15,555	0.05%	\$15,831	\$0	\$43,232	273.08%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$15,514	0.02%	\$7,102	\$1,563	\$1,777	25.02%
UNITED STATES FIRE INSURANCE COMPANY	\$14,955	0.09%	\$25,593	\$459	\$147,186	575.10%
OHIO SECURITY INSURANCE COMPANY	\$14,665	0.09%	\$25,281	\$0	\$9,399	37.18%
FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	\$14,581	0.03%	\$10,252	\$0	\$0	0.00%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$14,327	0.04%	\$11,129	\$0	-\$42,187	-379.07%
NETHERLANDS INSURANCE COMPANY THE	\$14,266	0.05%	\$14,697	\$0	\$1,797	12.23%
NORTHLAND INSURANCE COMPANY	\$13,119	0.05%	\$13,496	\$0	-\$679	-5.03%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	\$13,041	0.05%	\$14,896	\$0	\$2,208	14.82%
T H E INSURANCE COMPANY	\$12,575	0.04%	\$12,861	\$0	\$233	1.81%
AMERICAN ECONOMY INSURANCE COMPANY	\$11,099	0.04%	\$10,755	\$0	-\$518	-4.82%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	\$10,242	0.23%	\$66,307	\$654,819	-\$593,220	-894.66%
GENERAL INSURANCE COMPANY OF AMERICA	\$9,190	0.03%	\$9,020	\$0	\$5,198	57.63%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$9,094	0.03%	\$9,456	\$176,257	\$195,184	2064.13%
MASSACHUSETTS BAY INSURANCE COMPANY	\$9,017	0.02%	\$6,697	\$0	\$0	0.00%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$7,990	0.02%	\$4,688	\$384	-\$13,334	-284.43%
ALLSTATE INSURANCE COMPANY	\$7,532	0.02%	\$6,302	\$0	-\$119,835	-1901.54%
VIGILANT INSURANCE COMPANY	\$7,322	0.03%	\$7,886	\$0	\$20,700	262.49%
HAWKEYE SECURITY INSURANCE COMPANY	\$6,317	0.02%	\$6,140	\$0	-\$12,970	-211.24%
COMMERCE AND INDUSTRY INSURANCE CO	\$6,050	0.02%	\$5,659	\$16,291	\$18,693	330.32%
MID-CONTINENT INSURANCE COMPANY	\$6,011	0.01%	\$2,852	\$0	\$0	0.00%

**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2008**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
AMERICAN ZURICH INSURANCE COMPANY	\$5,980	0.01%	\$1,717	\$0	-\$4,985	-290.33%
REGENT INSURANCE COMPANY	\$5,109	0.01%	\$2,863	\$0	\$0	0.00%
NORTHFIELD INSURANCE COMPANY	\$4,580	0.01%	\$2,801	\$0	\$222	7.93%
AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	\$4,534	0.02%	\$5,133	\$0	\$1,075	20.94%
VALLEY FORGE INSURANCE COMPANY	\$3,692	0.04%	\$12,416	\$4,212	-\$30,727	-247.48%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	\$3,207	0.01%	\$1,889	\$0	-\$227	-12.02%
SHELTER MUTUAL INSURANCE COMPANY	\$3,176	0.03%	\$8,899	\$0	-\$24,760	-278.23%
FARMERS INSURANCE EXCHANGE	\$3,047	0.01%	\$3,825	\$140,000	-\$36,364	-950.69%
TRUCK INSURANCE EXCHANGE	\$2,578	0.01%	\$2,518	\$19,864	\$26,646	1058.22%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE C	\$2,380	0.01%	\$1,686	\$250	\$3,754	222.66%
TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS INC	\$2,266	0.01%	\$2,298	\$0	\$6,577	286.21%
HANOVER INSURANCE COMPANY THE	\$2,166	0.01%	\$2,063	\$0	\$0	0.00%
DIAMOND STATE INSURANCE COMPANY	\$1,905	0.01%	\$2,025	\$0	\$51	2.52%
LITITZ MUTUAL INSURANCE COMPANY	\$1,685	0.01%	\$2,032	\$0	\$0	0.00%
ILLINOIS NATIONAL INSURANCE COMPANY	\$1,542	0.00%	\$1,053	\$0	-\$4,073	-386.80%
WESTFIELD INSURANCE COMPANY	\$1,483	0.00%	\$1,085	\$0	\$246	22.67%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	\$1,020	0.01%	\$1,491	\$0	-\$74	-4.96%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	\$980	0.00%	\$1,144	\$0	\$60,641	5300.79%
LUMBERMENS MUTUAL CASUALTY COMPANY	\$750	0.00%	\$750	\$0	-\$41,892	-5585.60%
MIDWESTERN INDEMNITY COMPANY THE	\$623	0.01%	\$3,443	\$0	-\$9,183	-266.72%
RIVERPORT INSURANCE COMPANY	\$511	0.00%	\$493	\$0	\$296	60.04%
COUNTRY MUTUAL INSURANCE COMPANY	\$499	0.00%	\$131	\$0	\$19	14.50%
WESTCHESTER FIRE INSURANCE COMPANY	\$478	0.09%	\$26,462	\$0	-\$2,170,295	-8201.55%
AMERICAN AUTOMOBILE INSURANCE COMPANY	\$430	0.06%	\$17,224	\$0	\$4,147,585	24080.27%
PEERLESS INDEMNITY INSURANCE COMPANY	\$359	0.00%	\$516	\$0	\$0	0.00%
ASSOCIATED INDEMNITY CORPORATION	\$325	0.00%	\$311	\$0	\$91	29.26%
REDLAND INSURANCE COMPANY	\$304	0.00%	\$1,428	\$486	-\$581	-40.69%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	\$254	0.00%	\$254	\$0	-\$218	-85.83%
PENN AMERICA INSURANCE COMPANY	\$251	0.00%	\$220	\$0	-\$278	-126.36%
SOUTHERN INSURANCE COMPANY	\$195	0.00%	\$30	\$0	\$3	10.00%
CITIZENS INSURANCE COMPANY OF AMERICA	\$143	0.00%	\$128	\$0	\$0	0.00%
GREAT AMERICAN INSURANCE COMPANY	\$19	0.00%	\$18	\$0	-\$4,885	-27138.89%
BROTHERHOOD MUTUAL INSURANCE CO	\$1	0.00%	\$1	\$0	\$0	0.00%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$202,014	N/A
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	\$0	0.00%	\$72	-\$304	-\$5,934	-8241.67%
AFFILIATED FM INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$3	N/A
ALEA NORTH AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$38	N/A
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$1,024,014	N/A
AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1,616	N/A
AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$221	N/A
AMERICAN MOTORISTS INSURANCE COMPANY	\$0	0.00%	\$0	\$1,351,141	\$535,550	N/A
ARROWOOD INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	-\$180,867	N/A
ASSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$17,319	N/A
ATHENA ASSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$27,767	N/A
ATLANTA INTERNATIONAL INSURANCE CO	\$0	0.00%	\$0	\$0	\$1,493,923	N/A
ATLANTIC SPECIALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1,400	N/A
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00%	\$0	\$0	-\$1,886	N/A
AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$189	N/A
CHICAGO INSURANCE COMPANY	\$0	0.00%	\$0	\$718,309	\$397,417	N/A
CLARENDON NATIONAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$442	N/A
CRUM & FORSTER INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	-\$18	N/A
FAIRMONT SPECIALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$35,977	\$56,634	N/A
FARMINGTON CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$1,880	N/A
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	\$0	0.00%	\$0	\$0	\$1,606	N/A
FIRST LIBERTY INSURANCE CORP THE	\$0	0.00%	-\$17	\$0	\$0	0.00%
FIRST SPECIALTY INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	\$32	N/A
GENERAL STAR NATIONAL INS CO	\$0	0.00%	\$0	\$0	-\$8,000	N/A

**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2008**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
GENESIS INSURANCE COMPANY	\$0	0.00%	\$83	\$0	-\$105,000	-126506.02%
GERLING AMERICA INSURANCE COMPANY	\$0	0.00%	\$8	\$0	\$190,686	2383575.00%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$10,173	N/A
GULF UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$1,595	N/A
HARLEYSVILLE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1	N/A
HARTFORD INSURANCE COMPANY OF MIDWEST THE	\$0	0.00%	\$0	\$0	-\$23	N/A
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00%	\$0	\$0	-\$36,663	N/A
KEMPER CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$1,000,000	-\$40,959	N/A
LUMBERMENS UNDERWRITING ALLIANCE	\$0	0.00%	\$0	\$0	-\$5,752	N/A
MARKEL INSURANCE COMPANY	\$0	0.00%	\$254	\$0	-\$2	-0.79%
MARYLAND CASUALTY COMPANY	\$0	0.00%	\$0	\$75,020	-\$36,853	N/A
MILLERS FIRST INSURANCE COMANY	\$0	0.00%	\$0	\$61,338	\$11,338	N/A
mitsui sumitomo insurance company of america	\$0	0.00%	\$0	\$0	-\$1,314	N/A
MITSUI SUMITOMO INSURANCE USA INC	\$0	0.00%	\$0	\$0	\$6	N/A
MUNICH REINSURANCE AMERICA INC	\$0	0.00%	\$0	\$0	-\$215,551	N/A
NATIONAL CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$11	N/A
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$4,341	N/A
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$5,820	N/A
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$34,814	\$29,316	N/A
NORTHBROOK INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	\$6,444	N/A
NORTHERN INSURANCE COMPANY OF NEW YORK	\$0	0.00%	\$0	\$632	-\$219,505	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00%	-\$7	\$0	\$134,993	-1928471.43%
PENNSYLVANIA GENERAL INSURANCE COMPANY	\$0	0.00%	\$0	\$10,000	\$18,698	N/A
QBE INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	-\$1,635	N/A
RLI INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$14,362	N/A
SAFECO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$15,511	N/A
SECURA SUPREME INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$8	N/A
SENTRY CASUALTY COMPANY	\$0	0.00%	\$0	\$0	\$1,943	N/A
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	0.00%	-\$6	\$0	\$285,854	-4764233.33%
ST PAUL PROTECTIVE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$551	N/A
STANDARD FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$10,650	N/A
STONEWALL INSURANCE COMPANY	\$0	0.00%	\$0	\$131,861	\$2,627,451	N/A
TIG INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$299,994	N/A
TRAVELERS CASUALTY AND SURETY COMPANY	\$0	0.00%	\$0	\$172,647	-\$389,237	N/A
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$33,580	N/A
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	\$0	0.00%	\$0	\$0	-\$39	N/A
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$3,655	N/A
UNITED FIRE & INDEMNITY COMPANY	\$0	0.00%	\$0	\$22,500	\$13,700	N/A
UNITED STATES FIDELITY & GUARANTY COMPANY	\$0	0.00%	\$0	\$860,364	\$865,821	N/A
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	\$0	0.00%	\$1,105	\$0	\$207,323	18762.26%
VIRGINIA SURETY COMPANY INC	\$0	0.00%	\$233	\$0	-\$31,014	-13310.73%
WHITE MOUNTAINS REINSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$3,933	N/A
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	\$0	0.00%	-\$80	\$0	-\$9,608	12010.00%
FIDELITY AND GUARANTY INSURANCE COMPANY	-\$21	0.00%	-\$21	\$0	\$63	-300.00%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	-\$119	0.00%	-\$9	\$0	-\$240	2666.67%
HARTFORD ACCIDENT & INDEMNITY CO	-\$227	0.00%	-\$205	\$0	-\$375,311	183078.54%
PRAETORIAN INSURANCE COMPANY	-\$671	0.00%	-\$832	\$1	\$1	-0.12%
TRINITY UNIVERSAL INSURANCE COMPANY	-\$1,655	0.00%	-\$416	\$0	-\$572	137.50%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	-\$14,104	-0.01%	-\$1,682	\$3,855,620	\$4,122,628	-245102.73%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG P	-\$233,710	0.32%	\$94,041	\$201,250	-\$398,945	-424.22%
<b>TOTAL</b>	<b>\$28,737,063</b>	<b>100.00%</b>	<b>\$29,395,330</b>	<b>\$21,476,963</b>	<b>\$34,290,103</b>	<b>116.65%</b>

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